

The Key to Seeing Your Best When You Have Diabetes

Get an eye exam every year

Reading a book, looking at a sunset, watching a movie or going through family photos. Our eyesight is so precious. If you're living with diabetes, you already know that you should eat healthy and keep your blood sugar under control. It's also important to have routine tests to keep track of your total health. And that includes getting a dilated retinal eye exam every year.

A yearly dilated retinal eye exam is very important if you have diabetes

There's a risk of getting an eye condition known as retinopathy. Retinopathy occurs when high blood sugar damages the blood vessels of the retina. This is the part of the eye that takes the picture of what you see and sends it to your brain. Retinopathy causes vision loss and could lead to blindness.

Glaucoma can also cause vision loss. This condition is increased eye pressure. It can damage the eye's optic nerve. And you may not even know you have it because you may not have any symptoms at first.

Two important things you can do:

1. **Keep your blood sugar level as normal as possible.**
2. **Have a dilated retinal eye exam by an eye care professional every year.** When you visit an eye doctor, be sure to say that you have diabetes so the doctor knows what to look for. Ask your eye doctor to send

Check Your Member Handbook

The Member Handbook is one of the best sources of information about your health plan. If you have not reviewed it recently, you may be surprised to learn that it contains answers to many of the most frequently asked questions received by our Member Services reps.

If you have misplaced your handbook and would like another copy, you can find the handbook on our website at bcbst.com, as well as other health plan documents. To obtain a hard copy of the handbook, call Member Services at 1-866-636-0080.



a copy of the test results to your regular doctor. Your regular doctor may need to change a medicine or treatment to help prevent further eye damage.

Cut your risk of vision loss

AccessTN encourages you to see your eye care professional. Your first \$200 of covered specialist services are paid at 100 percent. If you have questions about your benefits for this preventive service, call Member Services at 1-866-636-0080.

Source: U.S. Centers for Disease Control and Prevention

Feeling Blue?

You don't have to. If you have symptoms of depression most of the time for more than a few weeks, talk with your doctor. AccessTN includes coverage for some antidepressants and mental health services. These services include outpatient counseling, which is not subject to the deductible or to any pre-existing conditions provisions. To learn more about your behavioral health benefits, call Member Services at 1-866-636-0080.


Member Testimonial

AccessTN: Making a difference, one member at a time

"I was dropped from my previous health insurance due to me being on pain management. So, I was happy I was able to pick up AccessTN," said AccessTN member Lisa Vaughn of Nashville.

 of Tennessee
1 Cameron Hill Circle
Chattanooga, TN 37402

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OF TENNESSEE, INC.



Your Health Matters!

Second Quarter 2011 For AccessTN members Helping you maximize your health.

Are You Getting the Most Value From Your Pharmacy Benefits?

AccessTN wants to help make sure you are properly using your pharmacy benefits so that you can get the most value from your health plan's prescription drug program. A couple of key points to keep in mind include:

- **AccessTN members use BlueCross BlueShield of Tennessee's Limited Formulary.** "Limited" refers to seven drug classes in which only generic drugs are covered. But other classes provide a selection of brand drugs and generics.
- **Fill your prescription at a network pharmacy or through prescription home delivery.** A list of network pharmacies can be found at bcbst.com or by calling Member Services at 1-866-636-0080. AccessTN does not cover prescriptions filled by an out-of-network pharmacy. If you go to a pharmacy not in the network, you will need to pay for the full amount of the prescription. If you are out of your service area and need a prescription, you can go to a participating pharmacy in our nationwide network.
- **A copay applies to each prescription covered, subject to the calendar year payment limits of your plan.** This is the case whether you fill your prescription at a network pharmacy or through mail service pharmacy. Copays vary based on whether the prescription is for a generic, preferred brand-name or non-preferred brand. See page 4 of your Prescription Drug Program Guide

2011 for more information on your drug program copays. Please refer to your Member Handbook and Schedule of Benefits for complete details on your plan's copays and annual payment limits.

- **A discount applies to all non-covered prescriptions.** Present your AccessTN member ID card when you buy non-covered brand and generic drugs and supplies at a network pharmacy or home delivery service, and get up to a 20 percent discount.
- **Ask for generic drugs.** AccessTN covers most generic drugs. Choosing generics will help you save money on your prescription drug costs.
- **Certain drugs require prior authorization, step therapy and quantity limits.** These requirements help ensure safe, appropriate use while providing quality and effectiveness. If a drug has some type of limit in place, it is noted on the formulary and must be approved by AccessTN before filling the prescription. Check bcbst.com to find out which drugs have requirements. Or, call Member Services at 1-866-636-0080 with any questions.
- **Drugs not shown on the Limited Formulary may still be covered.** The Limited Formulary is not all-inclusive and is subject to change throughout the year. If a specific drug is not listed on the formulary, call Member Services at 1-866-636-0080 for coverage details.

How Can CoverTN Assist You?

At BlueCross BlueShield of Tennessee

Regular business hours at BlueCross are from 8 a.m. to 6 p.m. ET, Monday through Friday.

Member Services (for benefits information): 1-866-636-0080

TDD/TTY (for hearing impaired): 1-866-591-2908

Email: accesstn@bcbst.com

Website: bcbst.com

24/7 Nurseline*: 1-866-904-7477

Health Information Library*: 1-800-999-1658

Drug Benefits Appeal: 1-888-343-4232 (fax number)

Care Management: 1-800-225-8698

CareSmart® Disease Management: 1-888-416-3025

At the State of Tennessee

Regular business hours at the state are from 8 a.m. to 5 p.m. CT, Monday through Friday.

Email: cover.tennessee@tn.gov

Website: accesstn.gov

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association
Nurseline and Health Information Library are independent companies or services of independent companies serving AccessTN members.
The information provided in this newsletter is not meant to take the place of your doctor's advice.
This document has been classified as public information.

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Preventive Health Care

Make a date

Managing your health can seem like it takes a lot of effort. After all, there are routine screenings, such as blood pressure and cholesterol checks, mammograms and (for those of a certain age) colonoscopies. You should also have an annual well care exam (also known as an annual physical), get your eyes checked once a year and visit your dentist every six or 12 months.

But don't get overwhelmed. Get organized. Pick a date and schedule all of your annual exams for that day or week. A lot of people do it around their birthday so they'll remember from year to year. Even better, while you're at each doctor's office, see if you can schedule your appointments for the following year. Many practices will accommodate you or at least send a reminder card.

And because you're planning ahead, you can often request one of the first appointments of the day. This usually means you'll spend less time in the waiting room.

Depending on your individual needs, more frequent visits to the doctor may be required. Apply the same basic approach and you won't have to worry about missing those extra appointments, either.

What Can Happen If You Don't Pay Your Premium

If your AccessTN coverage ends due to non-payment of premium, you would not be allowed to reenroll for 12 months. Plus, you would have to pay the full cost of the premium if you reenroll, since premium assistance is no longer available to new members. Payment is due on the first day of each month. The current month's premium must be paid in full and posted to your account by the end of the month to avoid termination.

Stop Your Bank Draft Before It's Too Late

If you are set up on bank draft or credit card draft, your account will be drafted on the first business day of each month. If the bank draft or credit card draft information changes, or if you need to cancel your draft, BlueCross BlueShield of Tennessee requires a 30-day notice prior to the expected date of change or cancellation of your bank draft. If this information is not received within 30 days of the change or cancellation date, the account could be drafted in error. Please mail or fax the change or cancel letter to:

BlueCross BlueShield of Tennessee
Membership/Billing - CoverTN 4.3
1 Cameron Hill Circle
Chattanooga, TN 37402-9988
Fax 1-866-636-0161



Help Away From Home

The 24/7 Nurseline could be your vacation lifeline

Summertime is a great time to be active. Whether your idea of the perfect vacation is hiking through the Smoky Mountains or taking it easy at a nearby lake, one thing's for sure: no one plans on an accident or sudden illness interrupting their trip. But if health concerns do crop up when you're miles away from your doctor's office, isn't it good to know that your health plan includes free access to the 24/7 Nurseline?

Update Your Personal Information

We can serve you best and reach you with important information about your benefits and coverage when our records about your personal information are kept

up-to-date. If your mailing address or telephone number has changed, please report this to us as soon as possible.

If you maintain residency in another

You can speak to a real, live nurse 24/7

You can reach a registered nurse toll-free anytime of the day or night from anywhere in the U.S. Simply call the Nurseline phone number at 1-866-904-7477. The Nurseline staff has been carefully trained to help you determine the level of care you need. They'll help you answer questions like: Should you head to the nearest ER? Or can treatment wait until you get home to your primary care physician? Is this something you can

handle with a few supplies from the drugstore? Or do you need to be seen at an urgent care center?

You'll get help, peace of mind and save money, too

Getting access to the right treatment at the right time can have a big impact on your health. And on your wallet, since ER visits are more expensive than other alternatives. That call you make to the 24/7 Nurseline might even keep your vacation from turning into a "staycation" at the hospital.

state along with your Tennessee residency, please let us know. This could impact you receiving timely information. To report changes, call Customer Service at 1-866-636-0080.



Automated Advice

FEELING SHY? If you'd rather not describe your symptoms to a nurse, you can choose the Health Information Library option. Enter a four-digit topic code to hear helpful prerecorded messages on hundreds of health conditions. Here are a few of our top topics from First Quarter 2011:

- High Blood Pressure 3631
- Losing Weight 4714
- Diabetes and Food Management 3902
- Stress Management with Progressive Muscle Relaxation 4429
- Chronic Pain 4440



Medical Management Can Help

When you have a chronic condition or unexpected medical event, keeping your condition under control can help you avoid unnecessary trips to the ER.

But taking good care of yourself requires more than regular visits to your doctor. You need to be responsible for managing your condition every day. Our Medical Management programs can help.

CareSmart Disease Management programs

(for asthma, diabetes, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), congestive heart failure (CHF), etc.) Call 1-888-416-3025 to learn more.

• **Care Management services** help you if you need a higher level of support due to complex or high-risk chronic health conditions. For more information, call 1-800-225-8698.

These confidential programs team you, your family and your doctors with a care manager who provides telephone support at your convenience and at no additional cost to you.

The care manager will work with you for your identified needs. These can include benefit information and what you would like to know about managing your condition.