New BluePerks discount drug card provides big savings

BlueCross BlueShield of Tennessee recently added a discount drug card to the BluePerks program that allows you to save up to 20 percent on prescription medications not covered by your health or pharmacy benefit plans. Your personal discount drug card is included in this newsletter.

Any prescription drug not covered by a health or pharmacy benefit plan is eligible for the discount. Some non-covered prescription drugs include:

- smoking cessation and weight loss drugs;
- cosmetic drugs;
- anti-fungal drugs;
- infertility medications, and more.

Even if you do not have pharmacy benefits, you can take advantage of this discount. The list of prescription drugs eligible for a discount would include any drug – antibiotics, high blood pressure and cholesterol medications and more. Any prescription drug that is not otherwise covered is eligible for a discount.

All you have to do is present the discount drug card at a participating pharmacy to start saving. Cards will even be available for members to print from bcbst.com. The discount drug card is accepted at 80 percent of national pharmacies. There are no spending limits, enrollment forms or fees.

Please note the discount drug card:

- is not insurance.
- cannot be used to purchase over-the-counter medications.
- cannot be used to purchase prescription drugs covered by a health or pharmacy benefit plan.

Benefits provide peace of mind after a mastectomy

Annual required notice

If you have had a mastectomy-related service, BlueCross BlueShield of Tennessee is here for you. As a member, you can take advantage of health plan benefits including reconstruction and surgery to achieve symmetry between the breasts, prostheses and treatment of complications resulting from a mastectomy (including lymphedema).

In keeping with the Women's Health and Cancer Rights Act of 1998, BlueCross BlueShield of Tennessee wants to remind you of the services that you are provided if you have had or will have a mastectomy-related service.

Please review your benefit plan materials or policy for more details about these benefits and your coverage in general.
Flu vaccinations

It’s that time of year to head to your local health care provider and receive your annual flu vaccination. With record amounts of flu vaccines this year, health care providers are getting a head start on administering the vaccination.

Each year, about 5 to 20 percent of the U.S. population gets the flu. Nearly 36,000 people die and more than 200,000 people are hospitalized with flu-related complications. You can protect yourself from being part of this statistic by getting a flu vaccination. Many people get vaccinated in October or November, but getting vaccinated at any time during flu season may help you prevent the illness.

It is recommended that certain individuals at high risk for developing complications from the flu should get vaccinated each year. This includes children ages 6 months to 5 years, people 50 years or older, pregnant women, people of any age with certain chronic medical conditions, and people who live with or care for others at high risk.

The Advisory Committee on Immunization Practices (ACIP) recommends that children ages 6 months to 8 years old who have never had a flu vaccination should receive two doses of the vaccine. While these are suggestions from the Centers for Disease Control and Prevention on flu vaccination priority groups and availability, it is still important to talk to your health care provider about specifics for flu vaccines in your area.

Vaccinations are available as a shot or as a nasal spray. Nasal sprays cost more than shots and are usually not covered by health plans, but some plans may cover the cost equal to that of a flu shot.

To find out if a flu shot or spray vaccine is covered under your specific health plan, check your benefits materials, visit bcbst.com or call the Customer Service number on your ID card.

Three questions to improve health care literacy

Do you ever leave your doctor’s office more confused about your health issues than when you walked in? You are part of the majority. According to the U.S. Department of Health and Human Services, nearly nine out of 10 adults may lack the skills needed to manage their health and prevent disease.

“Health literacy” is an individual’s ability to obtain, process and understand health information and the services needed to make good decisions and follow instructions for treatment. It includes the ability to understand instructions on prescription drug bottles, appointment slips, medical education brochures, doctor’s directions, food labels and consent forms, and the ability to negotiate complex health care systems. Having low health literacy can put you at risk for unnecessary hospitalizations, emergency treatment and medication errors.

The real key to improving health literacy is knowing the right questions to ask your doctor, nurse or health care provider. Be sure to ask these questions the next time you see your doctor:

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?
Greenways: What are they and how can they improve your health?

Greenways are natural corridors that can link facilities and neighborhoods with one another. Many greenways across Tennessee have been developed in an effort to build healthier communities, save the environment and provide you and your family with places to walk and be active in natural surroundings.

Walking daily improves your health and outlook. Having a regular walking routine raises your energy levels and helps you lose weight, lower your cholesterol, strengthen your heart and reduce the likelihood of serious health problems that can occur later in life.

To help you get started, BlueCross BlueShield of Tennessee’s WalkingWorks® program provides you with the tools you need to take a step towards a healthier life. WalkingWorks shares walking tips, suggests safe walking locations, and allows you to track your walks with an online walking log at bcbst.com/learn/walkingworks/.

To find a greenway or trail near you, visit http://state.tn.us/environment/recreation/greentrails.shtml

Kids are Born to Move

New video shows family approach to nutrition and exercise

Children are full of energy, but more children aren’t getting the right amount of daily exercise needed to maintain a healthy weight.

To help you understand what families can do together to live a healthier life, BlueCross BlueShield of Tennessee produced Born to Move: A Family Approach to Healthy Living.

The 23-minute DVD includes health care experts’ perspectives on the issue of childhood obesity, national trends in children’s diet and exercise and the health risks and social and emotional challenges associated with being overweight or obese. Most importantly, Born to Move outlines steps your family can take together to become healthier.

Watch the video on “Channel Blue” at bcbst.com and learn more about how your family can make healthier choices every day. If your school or community organization would like a copy of the Born to Move DVD, send an e-mail with your organization’s name, phone number and address to BornToMove@bcbst.com.
Stress and how it affects your health

While stress can be the fuel that improves and increases productivity, eventually it can make you fall apart both mentally and physically. If stress is not handled well when it occurs, you could face serious health problems later.

Some effects of stress include:
• Frequent headaches
• Back pain
• Depression
• Insomnia
• Reduced work efficiency
• Heart attacks

While there is no perfect solution to rid stress for everyone, people are able to find different ways to reduce their own personal stress.

These include:
• Exercise - walking, jogging, yoga, etc.
• Meditation or prayer
• Muscle relaxation exercises
• Listening to music
• Keeping a daily journal

One of the easiest ways to reduce stress is to prevent stress from starting. Identify your stress sources and find ways to avoid them or reduce their impact on your life. Sometimes this means modifying your behavior. For example, you may need assertiveness training or time management tips. Keeping yourself healthy by getting enough sleep, eating healthy foods and making time in your schedule to relax will also help to decrease your overall stress levels.

For more information on stress, visit the American Institute of Stress at www.stress.org.