

Florida

BLUE

BLUECHOICE
EDITION
Fall/Winter 2005

helping
you
deal with
lifestyle
changes

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pounds
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Part D
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Blue Cross and Blue Shield of Florida
P.O. Box 44269
Jacksonville, FL 32231-4269

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If you have any comments or questions about this magazine, write to:

Blue Cross and Blue Shield of Florida
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Please include your contract number and complete address when corresponding with us.

Florida

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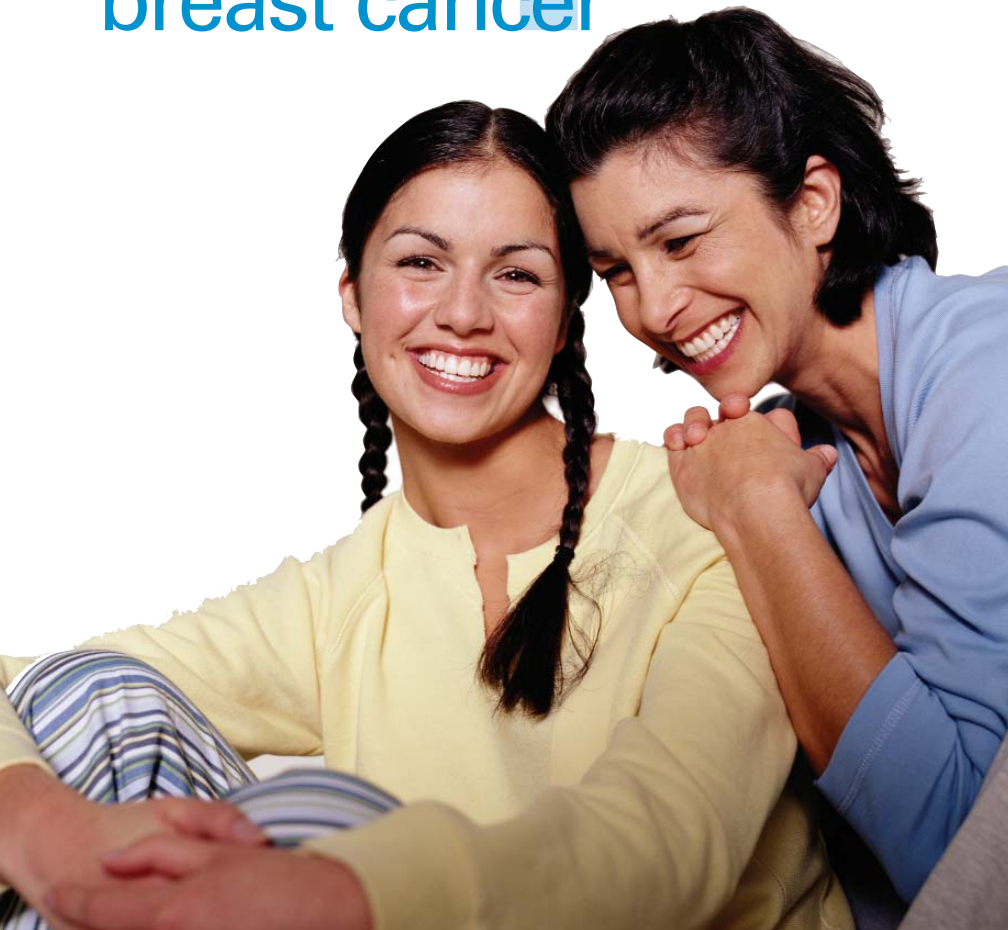
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We've customized our pharmacy website just for you.

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hope

for women with
breast cancer



Few diagnoses are more upsetting to a woman than hearing she has breast cancer. Yet, while it is true that breast cancer is the second leading cause of cancer death in women, after lung cancer, there is growing hope. That's because breast cancer deaths are declining.

Why? Most likely, it's the result of earlier detection and improved treatment, according to the American Cancer Society. In fact, there are now more than two million women living in the United States who have been treated for breast cancer. More than 90 percent of breast cancers are now diagnosed at localized and regional stages, for

which the five-year survival rates are 97 percent and 79 percent, respectively.

That's why it's so important to examine your breasts regularly and get regular mammograms and clinical breast exams by your doctor.

Most women with breast cancer have some type of surgery. For the majority with stage 1 or 2 breast cancer, breast conservation therapy—a combination of a lumpectomy that removes a quarter or more of the breast with later radiation therapy—is as effective as a mastectomy, which removes the entire breast.

Consider reconstruction surgery

If you have a mastectomy, you can choose to have breast reconstruction surgery, either at the same time as the mastectomy or later. If you want the procedure done immediately, the American Cancer Society says it is important to consult with a plastic surgeon who is an expert in breast reconstruction surgery.

You are covered for reconstruction of the breast on which the mastectomy was performed, as well as surgery and reconstruction on the other breast to produce a symmetrical appearance. In addition, your health plan covers prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas. The manner of procedure is determined in consultation between you and the attending physician. Coverage is subject to the regular requirements of your plan.

Don't go it alone

If you have breast cancer, contact the American Cancer Society. "We can match a woman to a volunteer who is a breast cancer survivor through our Reach to Recovery program because no one should have to experience breast cancer alone," says Debbie Saslow, Ph.D., the ACS director of breast and cervical cancer. "In most places around the country, the ACS also can provide information about local support groups and other services, whether through ACS, local hospitals or other organizations."

Find Out More

American Cancer Society
www.cancer.org
(800) ACS-2345

shed excess pounds

About 112,000 U.S. deaths each year are related to obesity.¹ The fact is two out of three Americans are overweight or obese.

Shedding just 10 percent of your body weight can improve your health. BlueComplements^{®2}—our health-related discount program—can help you shed those extra pounds. Take advantage of offerings like Jenny Craig, GlobalFit and the YMCA. Of course, check with your doctor before starting any diet or exercise program.

Jenny Craig[®] Weight Management

Sign up for a free 30-day TuneUp plan³—or receive 50 percent off Jenny Craig's OnTrack (Gold and Platinum) six-month weight-loss program.³ Select the Jenny Rewards³ one-year program and you'll receive a 20 percent program discount in addition to food discounts that grow from 10 percent to 35 percent as you continue the program. One-on-one consultations, personalized weight-loss and maintenance support are provided by trained consultants at Jenny Craig centers or through Jenny Direct, the firm's easy, at-home program.

Call **(800) 597-JENNY** and choose either Option 1 to find the center nearest you, or Option 2 for Jenny Direct. You also can visit Jenny Craig from our website, or type <http://jennycraig.com/offer/partners/bcbsfl.asp> into your browser to register and print your personalized coupon. Take the coupon, along

with your member ID, to a Jenny Craig center to receive a free consultation and enroll in a program.

GlobalFit[™]

If 2006 is your year to get in shape, BlueComplements can help make your fitness resolutions easier and more affordable. Enroll in a fitness club through GlobalFit today, and you'll receive ONE MONTH FREE!⁴ You must use campaign code BCFM0606 during enrollment to receive this offer.

GlobalFit offers the guaranteed lowest monthly rates—up to 60 percent off regular dues—at more than 1,500 participating fitness clubs nationwide. After paying a one-time enrollment fee, you can enjoy month-to-month membership with no long-term contracts, transfer options to any participating club and more. For more information, visit globalfit.com/bcbsfl or call toll free **(800) 294-1500**.

YMCA of Florida's First Coast

If you live in Duval, St. Johns, Clay, Baker or Nassau counties, you can enjoy value-added savings at any of the 17 Family YMCA locations. Savings include waived enrollment fees and one free session, such as swimming or personal training. For the nearest Y, call toll free **(888) 524-9622**.

¹Source: *Journal of the American Medical Association*

²The products, services and information provided through the BlueComplements program are made available as a courtesy to our members and are not a part of insurance coverage, and are not a substitute for medical advice. BCBSF does not endorse and is not responsible for the products, services or information provided by the vendors that are a part of the BlueComplements program.

³Plus the cost of food. Discounts apply to membership fees only.

⁴Offer good after two full months of active paying membership for employees/group members who enroll between Jan. 1, 2006, and June 30, 2006. Free month will be paid in the form of a credit on GlobalFit membership account equivalent to monthly dues at member's assigned GlobalFit club and not to exceed \$50. Monthly dues over \$50 will be billed to your account, as well as any affiliation fee due. Credit is not redeemable for cash. Only one free month per GlobalFit membership per family household. Offer valid only for new memberships completed through GlobalFit. Offer not valid for enrollments completed directly through the fitness club. This offer is made possible only through your employer, membership or group affiliation. This offer cannot be combined with any other GlobalFit special or promotion. For details on the GlobalFit program, visit www.globalfit.com/members/policies.asp.

Find Out More

www.bcbsfl.com

Click on Members, Discount Programs, BlueComplements

what's new?



PPC network adds ambulance providers

We regularly review our Preferred Patient Care (PPC) network arrangements as part of our effort to ensure we are competitive in the markets we serve. As of November 2005, air, water and ground ambulance providers are eligible to participate in the PPC network.

Your out-of-pocket expenses are lower when you choose a network provider* for any covered service you need. The claim is filed for you, and the claim payment is made directly to the provider. What's more, you cannot be billed for any difference between the provider's charge and the allowed amount.

If you choose providers who do not participate in the PPC network, you must file the claim and could be subject to balance billing. Payment is made to you, and you are responsible for any difference between the provider's charge and the allowed amount.

Check our online provider directory for the most up-to-date information on network providers.

*Networks are composed of independently licensed health care professionals.

We're helping physicians cross the cultural divide

Blue Cross and Blue Shield of Florida is the first health insurer in the United States to offer physicians the interactive online course Quality Interactions to help improve their communication with members from diverse backgrounds.

An Institute of Medicine report cites disparities in the delivery of health care to people of different racial and ethnic groups as a major cause of poor health outcomes.

"Research shows that language and cultural differences between providers and patients are linked to health disparities among minorities. Blue Cross and Blue Shield of Florida seeks to address these gaps by educating doctors about how to approach and establish relationships with patients from various ethnic backgrounds," says Jennifer Cayanas, Blue Cross and Blue

Shield of Florida's manager of emerging markets. Some cultures, for example, do not easily discuss cancer within families. In other cases, language can prevent a patient's understanding a doctor's diagnosis and treatment. "If a patient doesn't understand what hypertension means, for example," says Cayanas, "he or she might focus on the tension part of the term and only take blood pressure medicine when feeling tense or stressed, instead of regularly."

It is important for physicians to understand cultural differences in order to better communicate, improve diagnoses and gain agreement around and compliance with treatment plans.

Nearly 3,000 primary care doctors statewide have been offered the Quality Interactions course this year. Next year, it will be offered to many specialists who care for our members.

don't let fear keep you from getting **checked out**

You have a pain in your chest. Are you suffering from:

- a. Heart attack?
- b. Angina?
- c. Heartburn?
- d. A panic attack?
- e. A pinched nerve?
- f. Shingles?

Your parent is having memory lapses. Are they caused by:

- a. Dementia/Alzheimer's?
- b. Depression?
- c. Anemia?
- d. High fever?
- e. Dehydration?
- f. Vitamin deficiency/poor nutrition?
- g. Medications?
- h. Thyroid gland problems?
- i. Minor head injuries?

Answers:

The pain in your chest can, indeed, be from a heart attack, and the memory lapses, from irreversible dementia. But they also can be caused by other problems, such as those listed above, which doctors usually can treat.

Some people don't seek medical help when they should because they're afraid their worst fears will be confirmed—like the woman who feels a lump in her breast but doesn't want to know if it's cancer.

Others don't seek professional help because they fear the embarrassment they'd feel if it turned out to be nothing—like the man who goes to the emergency room with chest pains that turn out to be indigestion.

But doctors would rather have you come in for what turns out to be a false alarm than have you wait too long with a serious condition. The same is true for having recommended checkups, immunizations and screening tests. Don't let fear keep you from sound preventive measures.

Whatever your concern, the earlier you see the doctor, the better. The first few hours after having a heart attack or stroke, for instance, are critical—and delay can, indeed, be fatal. Early detection of cancer can save your life.

Stay current with your recommended checkups, immunizations and screening tests. Visiting the Health & Wellness section of our website, you'll find health links that detail all the federally recommended immunizations and screenings for you and your family.

Find Out More

www.bcbsfl.com
Click on Members, then Health & Wellness

Need to talk? Ask a health coach

Sometimes talking to a trusted source can help if you have a health concern but don't know if it warrants seeing a doctor. Or maybe you're struggling with complex health issues. You're not alone. Nearly two-thirds of Americans feel that choosing between medical options is complicated, and nearly 60 percent struggle when comparing medications.*

We understand. And we know that when it comes to your health, a little extra information and support may be helpful. That's why we've arranged with Health Dialog® to provide you with access to their health coaches. You can speak to these specially trained health professionals 24 hours a day, every day. They can help you understand your health condition, provide reliable information about medical tests, procedures, surgery and complex treatment options, and help you think through your decisions.

Health Dialog also offers access to its health resource website, the Dialog Center™, as well as free audio, video and printed information on specific health conditions and treatment options. When you're better informed, you can come to a solution with your doctor that best fits your needs.

*Forrester Research, Inc.

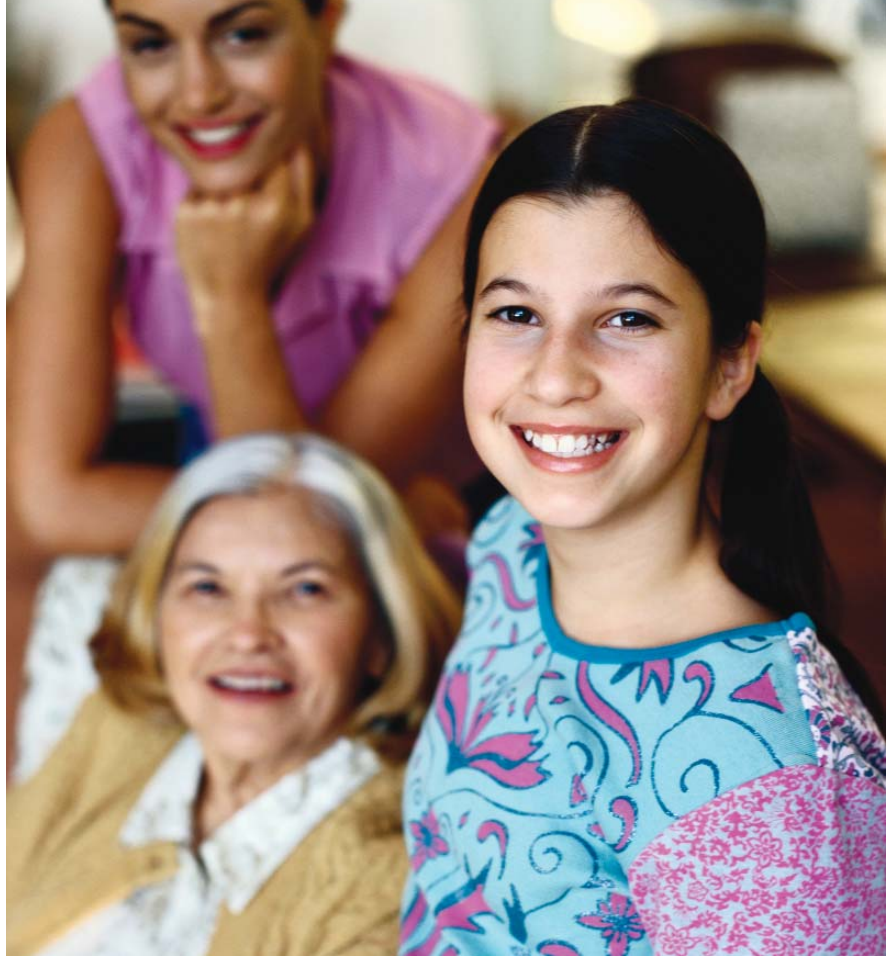
Find Out More

Health Dialog
(877) 789-2583
TTY users, dial **(877) 900-4304**



help

aging parents understand Medicare Part D



If you help your older parents, a relative or friend with health care decisions, you should know about Medicare Part D. The new Medicare prescription drug coverage starts Jan. 1, 2006. The plans are offered by companies like Blue Cross and Blue Shield of Florida.

Medicare beneficiaries do not have to join Medicare Part D, but it's important to help them decide now if they should enroll—and which plan is best for them. Enrollment began Nov. 15. They have only until May 15, 2006, to join a plan without penalty. If they decide to enroll in Part D after that date, their premiums will be 1 percent higher for every month they delayed, unless they already have prescription drug coverage at least as good as Medicare Part D.

All companies offering a prescription drug plan to people on Medicare must meet or exceed the

plan designed by the Centers for Medicare & Medicaid Services (CMS). Under the CMS plan, members pay:

- A monthly premium (varies by company)
- A yearly deductible, which will be \$250 in 2006
- Part of the cost of their prescriptions, including a copayment or coinsurance

In addition, there is a coverage gap. When prescription drug costs total \$2,251 until out-of-pocket costs reach \$5,600 annually, Medicare beneficiaries are responsible for all such costs.

Although experiences will vary, the Congressional Budget Office estimates that the average Medicare beneficiary's out-of-pocket costs for prescription drugs under Medicare Part D will decrease from \$1,495 to \$1,081—a 28 percent decline.

Dates to Remember

Now

Initial enrollment period for Medicare Part D

Jan. 1, 2006

Medicare Part D coverage begins

May 15, 2006

Deadline for Medicare-eligible persons to join Medicare Part D without penalty (some exceptions apply)

People with limited income and resources also may qualify for extra help and may not have to pay a premium or deductible. For more information on financial assistance, contact Social Security at **(800) 772-1213** or visit their website at www.socialsecurity.gov.

The BlueScript difference

Blue Cross and Blue Shield of Florida's BlueScript for Medicare Part D offers greater coverage than standard Medicare Part D coverage—from a lower deductible to negotiated discounts on covered prescription drugs during the deductible and coverage gap periods. What's more, there is no annual deductible for generic drugs. And the copay for generics at a network* pharmacy is only \$5. Option 2 offers even greater savings. It extends generic prescription drug coverage through the gap period. We offer a broad list (formulary) of covered drugs and a statewide network of more than 3,000 participating retail pharmacy outlets.

Members enrolled in our Medicare Advantage plans will have their existing pharmacy coverage replaced

with our new Medicare Part D coverage automatically. BluePreferred and Medicare & More members will receive Option 1; ActivelyYou members will receive Option 2.

Available statewide

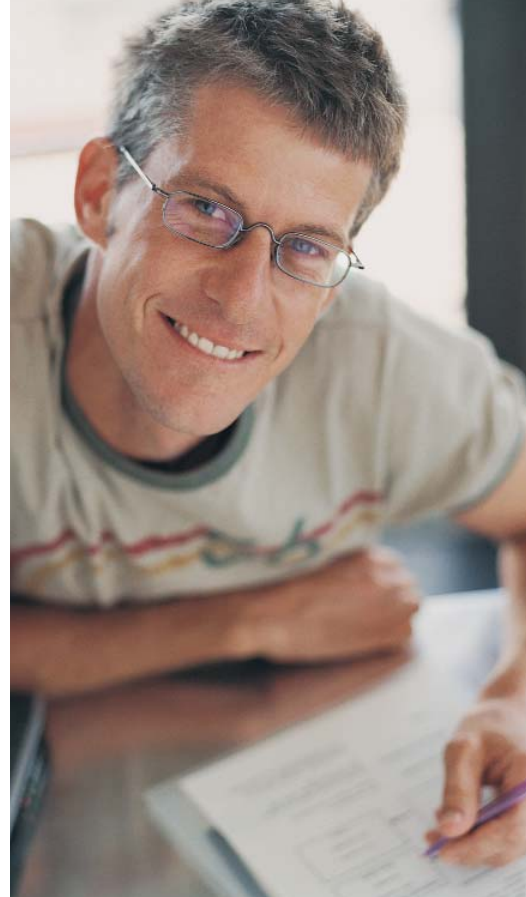
BlueScript for Medicare Part D is also available statewide to anyone eligible for Medicare Part A or enrolled in Medicare Part B. The monthly premium for Option 1 is \$45.89; for Option 2, \$57.71. To be covered on Jan. 1, 2006, Medicare beneficiaries must join by Dec. 31, 2005.


*Out-of-network pharmacies may cost more.

 Find Out More

www.bcbsfl.com
(800) 809-8568

www.medicare.gov
(800) MEDICARE



	BlueScript for Medicare Part D® for 2006					
	Option 1*			Option 2*		
	Generic	Preferred Brand	Non-preferred Brand	Generic	Preferred Brand	Non-preferred Brand
Deductible:	\$0	\$100		\$0	\$100	
When level 1 drug costs are \$0–\$100**, the member pays:	\$5 copayment	\$100 (deductible)		\$5 copayment	\$100 (deductible)	
When level 2 drug costs are \$101–\$2,250**, the member pays:	\$5 copayment	\$30 copayment	40% of the cost	\$5 copayment	\$30 copayment	40% of the cost
When level 3 drug costs are \$2,251** until out-of-pocket costs reach \$3,600, the member pays:	100%			\$5 copayment	100%	
When level 4 out-of-pocket drug costs are over \$3,600, the member pays:	Greater of \$2 copayment for generic or preferred brand drug that is a multi-source drug or 5% coinsurance	Greater of \$5 copayment or 5% coinsurance		Greater of \$2 copayment for generic or preferred brand drug that is a multi-source drug or 5% coinsurance	Greater of \$5 copayment or 5% coinsurance	

*Copayments shown are for in-network pharmacies.

**This figure is based on the member's out-of-pocket costs and what Blue Cross and Blue Shield of Florida pays.

pharmacyfolio

medication questions? ask first

When it comes to medications, don't be afraid to ask your doctor or pharmacist questions. You can't afford not to ask! According to the Institute for Safe Medication Practices, approximately two million hospitalizations occur every year due to prescription drugs. Understanding how your medication works and the potential effects it can have on your health are vitally important.

A 1999 Food and Drug Administration (FDA) commissioned study involving community pharmacies in eight states revealed that 87 percent of all patients received written information with prescriptions. However, only 35 percent of pharmacists made any reference to a written leaflet, and only 8 percent actually reviewed it with their patients.

To help you gain a better understanding of the medications you take, the National Council on Patient Information and Education developed "Questions to Ask When You Get a New Prescription Medicine." They advise getting answers to the following before you take any medication:

- What is the name of the medicine and what is it supposed to do?
- Is this the brand or generic name? (Is a generic version available?)
- When do I take the medicine and for how long?
- Should I take this medicine on an empty stomach or with food?
- What foods, drinks, medicines, dietary supplements or activities should I avoid while taking this medicine?
- What are the possible side effects, and what do I do if they occur?
- When should I expect the medicine to begin to work, and how will I know if it is working?
- Will this new prescription work safely with the other prescription and non-prescription medicines I am taking?
- How should I store this medicine at home?

The FDA further recommends that patients ask their doctors:

- What should I do if I miss a dose?
- Is it advisable to crush or split the tablet I have been prescribed?



The 3 Rs for safe medicine use

You can help protect yourself from unwanted medical effects when taking both prescription and over-the-counter drugs by remembering the 3 Rs:

Risk

Recognize that all medications have risks as well as benefits; you need to weigh each carefully for every medicine you take.

Respect

Respect the power of your medicine and the value of medicines properly used.

Responsibility

Take responsibility for learning about how to take each medication safely. When in doubt, ask first. Your health care professional can help you get the facts you need to use medicines correctly.

Find Out More

[www.talkaboutrx.org/
questions_new_prescrip2005.jsp](http://www.talkaboutrx.org/questions_new_prescrip2005.jsp)

preferred medication list update



The Preferred Medication List is a guide for members with three-tier prescription plans. Quarterly, pharmacists and medical professionals review the list to ensure it includes safe, cost-effective medications and reflects changes in the availability of certain drugs. Unless otherwise indicated, the generic equivalents of brand-name drugs deleted continue to be covered at the lowest copayment. They are safe, effective and can save you money. Always ask your doctor or pharmacist if a generic is available when you receive a prescription. Visit our website for the complete Preferred Medication List.

Additions

Effective 03/25/05

Ancoban
Colazal
Geocillin
Miradon
Natacyn
Neggram
Proglycem
Santyl

Effective 04/08/05

Activella

Effective 05/01/05

Cymbalta

Effective 07/09/05

Aptivus

Effective 08/01/05

Enbrel
Kepivance
Soriatane
Ventavis

Effective 08/30/05

Avelox ABC Pack
Avelox IV
Clozapine
Protonix IV
Retrovir IV
Zyprexa

Effective 10/15/05

Aranesp*
Genotropin*
Lamisil
Norditropin*
Rebif*
Vytorin

Effective 11/01/05

Asmanex
Baraclude
Byetta
Geodon
Remicade*
Symlin

Deletions**

Effective 07/01/05

Anamantle HC
Depakene syrup and oral capsules
Duragesic
Mysoline
Orapred
Tegretol

Effective 04/01/06

Aclovate topical cream
Agrylin
Allegra
Alupent syrup, tablets & non-oral solution (aerosol remains)
Amaryl
Arava
Atrovent non-oral solution (aerosol remains)
Biaxin oral solution
Cleocin vaginal cream (vaginal suppository remains)
DDAVP oral tablets & nasal spray (injectable remains)
Elocon topical cream (lotion remains)
Intal ampule for nebulizer (aerosol remains)
Lamictal dispersible tablets
Oxycontin
Parlodel
Retrovir

*May not be routinely covered by pharmacy benefit

**Brand name only is deleted; you are covered for the generic equivalent.

stay on top of your Rx information

Blue Cross and Blue Shield of Florida has worked with Medco, our prescription claims processor, to customize a pharmacy website just for you. With a few clicks of your computer mouse, you can:

- Access your pharmacy claims information and prescription expenses
- View your pharmacy benefit plan
- Price a medication
- Learn how you can save money by using generic drugs
- Access health information
- And much more

Try it today! Log on to the BCBSF website, bcbsfl.com; then access the new pharmacy website by linking from the Members section on the home page or through MyBlueServiceSM. To register for the first time, you must provide some information, including your ID number (beginning with an H) on your BCBSF membership card.



Visit your doctor online!



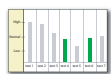
Good news! We've offered e-Medicine services to many family physicians. With this new service you can ...



Visit your doctor online—use a webVisit®



Schedule your next appointment



Get your lab results



Refill your medications

It's easy to get started.

Just visit bcbsfl.com and click on **Members**, then **e-Medicine**.

Ask your doctor if he or she offers e-Medicine services.



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