

Florida

# BLUE

MEDICARE SUPPLEMENT EDITION  
Fall/Winter 2005

helping  
**you**  
deal with  
lifestyle  
**changes**



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

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# logging onto MyBlueService<sup>SM</sup> is now easier and faster.

You spoke. And we listened! You wanted to be able to access MyBlueService, your personalized, online self-service center\*, with less hassle. So, we've made registration easier than ever. All you need is your Social Security number, date of birth and health plan contract

number. Once logged on, you create your own user ID and PIN.

### **Forgot your user ID or PIN?**

Don't worry. We've made that easy, too. Just create a new PIN and retrieve a forgotten user ID by providing your Social Security number, date of birth

and health plan contract number again. It's that simple.

So give MyBlueService a try. Get health plan information at YOUR convenience. Email questions to us, change your address, check claim status and more.

\*También en español

Check it out at [bcbsfl.com](http://bcbsfl.com) today!

## Member Services

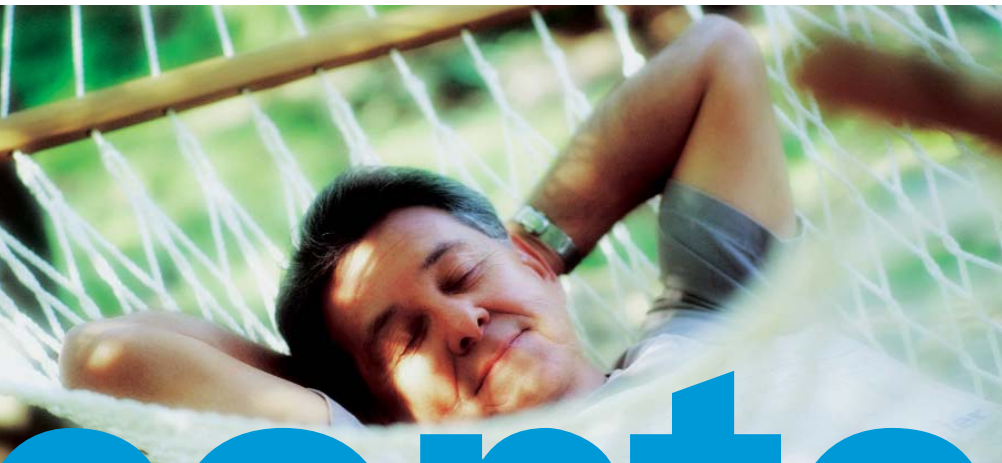
If you have any comments or questions about this magazine, write to:

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

Please include your contract number and complete address when corresponding with us.

Florida  
**BLUE**

**MEDICARE SUPPLEMENT**  
**Fall/Winter 2005**



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# Medicare Part D:

# sign up now for 2006

Are you ready for Medicare's prescription drug program (Part D) that begins Jan. 1, 2006? You should consider joining a plan unless you have drug coverage that, on average, is at least as good as Medicare prescription drug coverage.\*

Blue Cross and Blue Shield of Florida is offering BlueScript for Medicare Part D to people eligible for Medicare Part A or enrolled in Part B, or both. The premium is \$45.89 per month for Option 1 and \$57.71 per month for Option 2, which offers greater coverage. To be covered on Jan. 1, 2006, you must join by Dec. 31, 2005.

## You get more

With BlueScript for Medicare Part D, the deductible is only \$100 for brand-name drugs. There is no annual deductible for generic drugs. The copay for generics at a network\*\* pharmacy is only \$5.

What's more, before their deductible is met, BlueScript for Medicare Part D enrollees won't have to pay standard retail prices for covered

brand-name prescriptions. We've negotiated discounts with participating pharmacies.

## What "coverage gap"?

We've also negotiated discounts on covered prescription drugs for BlueScript for Medicare Part D enrollees during the coverage gap when prescription drug costs total \$2,251 until your out-of-pocket costs reach \$3,600 annually. Option 2 saves you even more. It extends generic prescription drug coverage through the gap period.

If your out-of-pocket prescription drug costs exceed \$3,600 during 2006, your BlueScript for Medicare Part D copay is only \$2 for covered generics and preferred brands that are multi-source drugs and \$5 for all other covered drugs—or 5 percent of the cost, whichever is greater.

\*If you have Complementary Coverage III or Medicare Supplemental Insurance P6 and were not notified of your prescription drug insurance options, call (800) 948-7439 (TTY users, dial Florida Relay at 711).

\*\*Out-of-network pharmacies may cost more.

## BlueScript for Medicare Part D

### Option 1

Benefits include:

- A pharmacy network with thousands of pharmacies
- Negotiated prescription drug discounts\*
- \$0 deductible for generics
- Low copays and coinsurance
- Only \$100 deductible for brand-name drugs
- 90-day supplies (at three times the copay) at retail pharmacies or via mail order

*The product and services described below are neither offered nor guaranteed under our contract with the Medicare program. In addition, we are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Health Options Medicare Advantage grievance process.*

- Generous program of discounts and value-added products and services
- Free Dental Savings Program—save up to 30 percent on crowns, root canals, fillings and more

### Option 2

All of the above plus low copays for generic prescription drugs during the "coverage gap"

\* Whenever a member is required to pay the cost for covered drugs regardless of the level of coverage, it will always be based on our negotiated discount, not the standard retail cost.



## BlueScript for Medicare Part D® for 2006

	Option 1*			Option 2*		
	Generic	Preferred Brand	Non-preferred Brand	Generic	Preferred Brand	Non-preferred Brand
<b>Deductible:</b>	\$0	\$100		\$0	\$100	
When <b>level 1</b> drug costs are \$0–\$100**, you'll pay:	\$5 copayment	\$100 (deductible)		\$5 copayment	\$100 (deductible)	
When <b>level 2</b> drug costs are \$101–\$2,250**, you'll pay:	\$5 copayment	\$30 copayment	40% of the cost	\$5 copayment	\$30 copayment	40% of the cost
When <b>level 3</b> drug costs are \$2,251** until your out-of-pocket costs reach \$3,600, you'll pay:	100%			\$5 copayment	100%	
When <b>level 4</b> out-of-pocket drug costs are over \$3,600, you'll pay:	Greater of \$2 copayment for generic or preferred brand drug that is a multi-source drug or 5% of the cost	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% of the cost	Greater of \$5 copayment or 5% coinsurance	

\*Copayments shown are for network pharmacies.

\*\*This figure is based on your out-of-pocket costs *plus* what Blue Cross and Blue Shield of Florida pays.



### To enroll

Your savings under Medicare Part D could be substantial. Don't delay. Federal regulations give you only until May 15, 2006, to join a Medicare prescription drug plan without a penalty. For a BlueScript for Medicare Part D enrollment kit, call us at **(800) 809-8568** (TTY users, dial Florida Relay at **711**).

### Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)

**(800) 809-8568**

Mon.–Fri., 8 a.m.–8 p.m.;

Sat., 8 a.m.–noon, ET

TTY users: Dial **711**

(Florida Relay)



# what's new?

## BluePreferred®

### A Medicare Advantage PPO that lets you choose all your doctors

Blue Cross and Blue Shield of Florida now offers a brand new Medicare Advantage health care coverage plan called BluePreferred®.

The plan lets members choose their health care providers, such as doctors or hospitals, with no referrals needed—ever. But members can save by using health care providers in the network that supports BluePreferred.\* The plan currently is available only in Broward, Palm Beach, Hillsborough and Pinellas counties.

### Low copayments

When using health care providers in the BluePreferred network, members enjoy low, predictable copayments for such services as office visits and annual exams, and fixed

copayments for services at hospitals, with no additional cost-sharing for physicians' services during a hospital stay. What's more, there's no deductible for services received from health care providers who participate in the network.

### There's more

BluePreferred will automatically replace its prescription drug benefit plan in 2006 with the equivalent of the new Medicare Part D prescription drug coverage.

Plus BluePreferred offers so much more. Find out. Call us today!

\*Networks are composed of independently licensed health care professionals.

### Medicare covers carotid artery stents for high-risk stroke patients

Medicare patients with blocked carotid arteries who are at high risk for stroke now have a less invasive option to surgery—the placement of stents, expandable, mesh-like metal tubes similar to those commonly used to open coronary arteries.

To be eligible for coverage, you must have at least a 70 percent blockage in either carotid artery and have stroke symptoms such as a transient ischemic attack, a temporary lack of blood flow to the brain commonly called a mini-stroke.

Find Out More

**(800) 274-8183**

Mon.–Thurs., 8 a.m.–9 p.m.;

Fri., 9 a.m.–9 p.m.

TTY users, dial **711**

(Florida Relay)

Find Out More

[www.medicare.gov](http://www.medicare.gov)

# shed excess pounds

About 112,000 U.S. deaths each year are related to obesity.<sup>1</sup> 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<sup>®2</sup>—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<sup>®</sup> Weight Management

Sign up for a free 30-day TuneUp plan or receive 50 percent off Jenny Craig's OnTrack (Gold and Platinum) six-month weight-loss program.<sup>3</sup> Select the Jenny Rewards one-year program<sup>5</sup>, 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 this program. One-on-one consultations, personalized weight-loss and maintenance support is provided by trained consultants at Jenny Craig centers or through Jenny Direct, the firm's easy, at-home program.

Call **(800) 597-JENNY**, 24 hours a day, seven days a week. (TTY users, dial Florida Relay at **711**). 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 and your member ID to a Jenny Craig center to receive a free consultation and enroll in a program.

## GlobalFit™

The 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 memberships with no long-term contracts, transfer options to any participating club and more. For more information, visit [globalfit.com/bcbsfl](http://globalfit.com/bcbsfl) or call toll free **(800) 294-1500** (TTY users, dial Florida Relay at **711**).

## 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** (TTY users, dial Florida Relay at **711**).

<sup>1</sup> Source: *Journal of American Medical Association*

<sup>2</sup> The 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.

<sup>3</sup> Plus the cost of food. Discounts apply to membership fee only.

Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Member,  
then BlueComplements



# you need both an **advance directive** and a **surrogate**

The case of Terri Schiavo underscored the importance of having an advance directive or living will to document your wishes for end-of-life treatment if you cannot articulate those wishes yourself.

But experts say a written advance directive isn't enough. You also should name a health care surrogate and an alternate. Your surrogate can make sure your advance directive is carried out. In discussions with your doctors, he or she can decide any issues that might not be specifically covered in your advance directive.

To avoid any confusion, Susan Ponder-Stansel, president and CEO of the Community Hospice of Northeast Florida, Inc., advises you have candid, frank discussions regarding your wishes with all your family members. And, regardless of your age, have these discussions and complete your documents as soon as possible.

“Telling your surrogate and family members what you want is a loving thing to do because it takes the burden off them,” she says.

Typically, among the issues covered by advance directives are the circumstances under which you would or would not want cardiopulmonary resuscitation and artificial breathing or feeding, as well as treatment to relieve symptoms and pain.

There are many sample advance directives available. Regardless of which form you use, you must sign it in the presence of two witnesses. Then it is your responsibility to notify your doctor of its existence. Florida also recommends that you provide a copy of your advance directive to your doctor and hospital, to be placed with your other medical records.

To designate a health care surrogate and an alternate, you must sign a written document identifying them. This also must be signed in the presence of two witnesses, and you must give an exact copy to your surrogate or surrogates.



## Find Out More

Aging With Dignity  
[www.agingwithdignity.org](http://www.agingwithdignity.org)

Florida Hospices and Palliative Care, Inc.  
[www.floridahospices.org](http://www.floridahospices.org)

Florida Department of Elder Affairs  
<http://elderaffairs.state.fl.us>

The National Hospice and Palliative Care Organization  
[www.nhpc.org](http://www.nhpc.org)



# control get diabetes under control

If you've been diagnosed with diabetes, you know there is no cure. Diabetes can ravage your body, with complications leading to amputations, heart disease, kidney disease, nerve damage and loss of eyesight.

To control your disease and lower your risk for complications, the American Diabetes Association recommends that you:

- Eat balanced meals
- Exercise regularly
- Lose weight
- Get regular medical checkups
- Follow your doctor's treatment plan
- Get annual eye exams
- Test your blood sugar regularly
- Monitor your blood pressure
- Get regular foot care

## Testing equipment and supplies

We've made it easy for you to monitor and control your condition. Blue Cross and Blue Shield of Florida has arranged to have your diabetic testing supplies and diabetes management products delivered right to your door. Plus, you won't have to pay up front, file a claim and wait to be reimbursed from Medicare and your Medicare supplement policy.

Liberty Medical is the nation's leading direct-to-consumers Medicare provider of diabetic supplies. Call them at **(800) 398-4779** (TTY users, dial Florida Relay at **711**).

For other medical equipment suppliers, check our online provider directory at [www.bcbsfl.com](http://www.bcbsfl.com).

## Don't know if you have diabetes?

You're not alone. Half of those with the disease don't know it. Take a risk assessment test. It's on our website at [www.bcbsfl.com](http://www.bcbsfl.com), along with additional information about diabetes and links to appropriate health associations.



Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
Under members, click Health & Wellness, then Health Programs, Diabetes

American Diabetes Association  
[www.diabetes.org](http://www.diabetes.org)

# 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 study involving community pharmacies in eight states, commissioned by the Food and Drug Administration (FDA), 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 questions 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

Help protect yourself from unwanted medical effects when taking both prescription and over-the-counter drugs. Remember 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.isp](http://www.talkaboutrx.org/questions_new_prescrip2005.isp)

# 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?

## You are having memory lapses. Are they caused by:

- a. Dementia, such as 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?



Others don't seek professional help because they fear the embarrassment they'd feel if their suspicions were wrong and 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 your doctor, the better. The first few hours after having a heart attack or stroke, for instance, are critical—delay can, indeed, be fatal.

Early detection of cancer can save your life. The five-year survival rate for localized melanoma skin cancer, for example, is 98 percent. But if the melanoma is allowed to spread, the five-year survival rate is just 14 percent, according to the American Cancer Society.

Stay current with your recommended checkups, immunizations and screening tests. Visit the Health & Wellness section on 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](http://www.bcbsfl.com)

## 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.



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# What will you do with your savings?

**"Spoil the grandkids rotten."**

## **MEDICARE PART D** Prescription Drug Coverage



Lucky them. With our Medicare Part D prescription coverage, there's plenty of savings to spread around. Zero deductible on generic drugs. A low \$100 deductible on brand-name drugs. Enroll before the deadline to save even more. Pamper away. **Medicare beneficiaries, for your FREE information kit call 1-800-809-8569, 8 a.m.–8 p.m., Monday through Friday; 8 a.m.–noon, Saturdays.** TTY/TDD users, dial **711**. Please reference code 6074.

[bcbsfl.com](http://bcbsfl.com)

Approved by the Centers for Medicare & Medicaid Services. Blue Cross and Blue Shield of Florida contracts with the federal government to administer the Medicare Part D prescription drug benefit in the state of Florida. This contract is renewed annually, and availability of coverage beyond the end of the current contract year is not guaranteed. S5904 64065 0905 SU CMS Approval Date: 10/2005