

Florida

BLUE

MEDICARE SUPPLEMENT EDITION
Fall/Winter 2006

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**New Rx plans, more
benefits, less cost**
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New and
improved
solutions
for **you**

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

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25 cents
for the
extra size



\$117 billion
for the extra
medical costs

Sometimes a little less is a lot better. A balanced diet—watching what you eat and how much—can not only help you feel better but also help prevent diseases and illnesses that cost all of us more in the long run. Medical costs continue to rise as we continue to need more health care—and we’re all paying for it—in higher insurance premiums, copayments and deductibles. So work with your doctor to find a diet that’s right for you. It will help keep you healthier and help control the rising cost of health care.

Source: U.S. Department of Health and Human Services, “Preventing Obesity and Chronic Disease through Good Nutrition and Physical Activity,” 2003.



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HOW CAN BLUE HELP YOU?

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Member Services

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

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

Florida

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what's new?

Join today and you could win a \$10 gift card

Blue Cross and Blue Shield of Florida is seeking current members interested in joining our “BlueCollaboration” online member panel, and we’d like to invite you to participate. Participants will:

- Tell us about their experiences as a member
- Provide input into the development of new products, services and capabilities, as well as advertising and informational materials

All the information provided will be kept strictly confidential and used for marketing purposes only. To ensure total privacy, individual answers

will be grouped together with those of others who complete the same survey, and the information each participant provides will be used for statistical purposes only. No personal information will be released to any other companies or organizations.

Space on the new BlueCollaboration panel is limited. So, the sooner you apply, the better your chance of being selected! The first 500 people who qualify and join the BlueCollaboration panel will receive a \$10 gift card to *amazon.com*.

To apply, complete the short questionnaire at <http://join.bluecollaborationfl.com>.

Technology closes information gap, improves member care

Soon your treating physicians will have secure online access to your health records¹ from any location. We are placing at their fingertips a consolidated view of health care claims showing what medical services you have received.

This information supports improved patient care and safety and can help eliminate unnecessary duplicate medical procedures. That can prove invaluable as you and your doctors discuss treatment options, particularly in the aftermath of a catastrophic event. Certain information will not be shared, in accordance with state and federal rules. This includes HIV/AIDS, sexually transmitted diseases

and claim information associated with mental health and/or substance abuse conditions.

Blue Cross and Blue Shield of Florida is the first health insurer to bring a *payer-based health record* to Florida. It's another way Blue can help you.

First offered this year in the Tampa area, the capability will be available statewide in 2007. Before implementation in your area, you will receive more detailed information, including how you can restrict use of this service for yourself.

¹We have complied with all applicable privacy and electronic security laws.

Don't forget your flu shot

People ages 65 and over are particularly at risk for seasonal influenza and its complications. That's why you're covered for a flu shot once a year.

We've made it easy for you to get one at no cost through an arrangement with Maxim Health. The shots will be available through Nov. 18 at convenient locations throughout the state, including supermarkets and retail chain stores, such as Publix, CVS and Walgreens.

To find a clinic near you, visit www.findaflushot.com. Or call (877) 962-9358, 24 hours a day, 7 days a week.

Find Out More

www.findaflushot.com

U.S. is preparing for avian flu

Birds migrating from nations infected with avian flu are expected to reach the continental United States shortly. Although there have been 246 human cases of avian flu reported since 2003, including 144 fatalities,* most cases have resulted from people having direct or close contact with infected poultry or contaminated surfaces. The United States maintains trade restrictions on the importation of poultry and poultry products from countries where the avian influenza strain has been detected in commercial or traditionally raised poultry.

The good news is that human-to-human transmission has been "limited, inefficient and unsustainable," according to the Centers for Disease Control and Prevention. No spread outside an exposed family was documented or suspected.

Health care professionals across the country are developing plans for any possible pandemic. We've prepared, too. Blue Cross and Blue Shield of Florida has expanded its business continuity plan, so we can continue to serve our members in the event an avian flu outbreak occurs.

The situation can change at any given time. Public information about avian flu and checklists to help individuals and families prepare are available from the Department of Health and Human Services, which has set up a website dedicated to a possible flu pandemic.

Find Out More

www.pandemicflu.gov

*Source: World Health Organization, as of Sept. 14, 2006



had a pneumonia shot?

Protect yourself from pneumonia. If you haven't done so already, get a vaccination for pneumococcal pneumonia. There is no cost to Medicare beneficiaries as long as you are covered by Medicare Part B and your doctor prescribes the shot for you.

Pneumonia is the second most common cause of hospitalization and the fifth leading cause of death among people ages 65 and over. The older you are, the more dangerous it is, according to findings of a 10-year study of outcomes among Medicare beneficiaries following hospitalization for pneumonia.*

In addition to age, those at greater risk for invasive pneumococcal disease include people already ill or debilitated, such as people with HIV, a splenectomy, sickle cell disease, diabetes, chronic disorders of the lungs or heart, and cirrhosis.

For most people, this is a once-in-a-lifetime vaccination. If you have a condition or disease that compromises your immune system, ask your doctor if a second pneumococcal vaccine is necessary.

*Source: *The Medicare Quality Monitoring System*



no more phone tag with your doctors

Tired of playing phone tag with your doctor's office? Blue Cross and Blue Shield of Florida is the first health plan in the state to offer you totally secure and confidential Internet access to your doctors for non-urgent medical conditions. Hundreds of doctors already are participating. We're working with RelayHealth® to bring you this e-Medicine service.

If your doctor's office is participating, you can schedule or change an appointment, ask a simple question, get a suggestion for a specialist, receive lab and test results, request medication refills and receive targeted preventive care reminders when it's most convenient for you—any time of the day or night.

Many participating doctors also offer online medical consultations, or webVisits®. As a Blue Cross and Blue Shield of Florida Medicare supplement member, you are eligible for such consultations. However, because this is not yet covered by Medicare Part B, it is not a covered service under your Medicare supplement policy.

All other e-Medicine services, however, are available to you free of charge.

To sign up, go to our website, www.bcbsfl.com, and click on Members, then Products, Plans & Services and e-Medicine. And, if your doctor isn't offering e-Medicine services, ask him or her to consider doing so as a convenience to patients.

The products and services described below are neither offered nor guaranteed under our contract with Medicare and are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to your plan's grievance process.

Save money with these special offers



Take advantage of special savings on health-related products and services through our BlueComplementsSM program. Many services are available throughout Florida, and, in some cases, nationwide.

Vision One®—The eyes have it

You pay \$35 for eyeglass exams and receive up to 60 percent off retail prices for frames and lenses through the Vision One program offered by Cole Managed Vision. Participating centers include Pearle Vision Centers and optical departments at Sears, JCPenney and Target, as well as many independent practitioners.

To find a network location near you, visit our website at www.bcbsfl.com, click on Discount Programs, BlueComplements, Enhanced Vision Care, then Cole Managed Vision. Or call **(800) 793-8622**, Mon. – Fri., 6 a.m.–11 p.m. MT. (TTY/TDD users, dial Florida Relay, **711**.)

TruVision™ offers true value

TruVision offers a contact lens mail-order service with prices, on average, 15 percent lower than other national contact lens mail-order programs. And you get free shipping to your home in five to seven days.

For more information, call toll-free **(877) 747-2020**, Mon. – Fri., 7 a.m.–8 p.m. MT; Sat., 8 a.m.–2 p.m. MT. Press **7** to place an order for contact lenses. (TTY/TDD users, dial Florida Relay at **711**.)

HEARx has the prescription for your hearing loss

HEARx and HearUSA Hearing Care Network offers a free screening, including tolerance testing, speech discrimination and risk consultation. Plus you'll get 25 percent off the retail price of any hearing aid purchased at a HEARx center or special promotional prices that provide even greater savings. Try it for two months free! HEARx offers up to a

60-day trial period and a one-year warranty on their products. In addition, you'll get a one-month supply of batteries, annual cleaning and check of hearing aids—all free with purchase.

Call HEARx toll-free at **(800) 333-3389**, Mon. – Fri., 8:30 a.m.–8:30 p.m.; Sat.–Sun., 9 a.m.–1 p.m. (TTY/TDD users, dial **711**.)

Listen to what TruHearing™ has to offer

You can get up to 60 percent off the manufacturers' suggested retail price on state-of-the-art digital hearing aids through TruHearing. Plus, receive a free comprehensive hearing exam using the latest diagnostic equipment and three follow-up office visits following your initial appointment.

There's more! TruHearing will give you a free one-year supply of batteries, a one-year lost or

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2007 Medicare Part D drug plans:

New name, enhanced benefits, lower prices!

We have exciting news for BlueScript for Medicare Part D members and those looking for prescription drug coverage: For 2007, you'll be getting more and paying less!

We've listened to your feedback and enhanced many benefits, cut your out-of-pocket costs and slashed premiums on our two stand-alone Medicare Part D plans.

What's more, we're adding a third option—one with even lower costs. It's ideal for those who may not take many prescription drugs and/or who are looking for lower costs.

The new plans are being renamed: BlueMedicare Rx.

Enhancements

Our Medicare Part D plans offer a comprehensive list of covered drugs. In 2007, BlueMedicare Rx members enrolled in Option 1 or 2 will enjoy these great benefit enhancements:

- Significantly reduced premiums—by as much as 8 percent to 17 percent compared to our lowest cost Part D plan in 2006
- Zero deductible—we've eliminated the \$100 deductible on preferred and non-preferred brands

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Premium payments made easy

For your convenience, we can have your premium automatically deducted from your Social Security check, or we can bill you each month. If you qualify for extra help for your Medicare Prescription Drug Plan costs, your premium and drug costs will be lower. When you enroll in BlueMedicare Rx, Medicare will tell us how much extra help you are getting. Then we will let you know the amount you'll pay.

Need help with costs?

You may be able to get extra help to pay for your prescription drug and premium costs. To see if you qualify, call:

- Medicare: **(800) MEDICARE (800-633-4227)**, 24 hours a day/7 days a week
TTY/TDD users call **(877) 486-2048**
- Social Security Administration, **(800) 772-1213**, 7 a.m.–7 p.m., Mon.–Fri; TTY/TDD users call **(800) 325-0778**
- Florida Medicaid Information, **(866) 762-2237**, 24 hours a day/7 days a week; TTY/TDD users call Florida Relay, **711**



2007 BlueMedicare Rx Benefits¹

		Option 1 ¹	Option 2 ¹	Option 3
Your Deductible		\$0	\$0	\$100; excludes generics
When your total drug cost² is \$0–\$2,400 , you'll pay:	Generic Drugs	\$5 copayment ³	\$5 copayment ³	\$0 deductible \$5 copayment
	Preferred Brands	\$25 copayment	\$25 copayment	\$25 copayment
	Non-Preferred Brands	\$40 copayment	\$40 copayment	\$50 copayment ⁴
	Specialty Drugs ⁵	25% of the cost	25% of the cost	25% of the cost
When your total drug cost² exceeds \$2,400 and until your out-of-pocket costs reach \$3,850 , you'll pay	Generics (including brand drugs treated as generics)	100% of the cost	\$5 copayment	100% of the cost
	Preferred and Non-Preferred Brands and Specialty Drugs ⁵		100% of the cost	
When your out-of-pocket drug cost exceeds \$3,850 , or your covered Part D total drug cost² is \$5,451.25 or more, you'll pay:	Generics (including brand drugs treated as generics)	Greater of \$2.15 copayment or 5% of the cost	Greater of \$2.15 copayment or 5% of the cost	Greater of \$2.15 copayment or 5% of the cost
	Preferred and Non-Preferred Brands and Specialty Drugs ⁵	Greater of \$5.35 copayment or 5% of the cost	Greater of \$5.35 copayment or 5% of the cost	Greater of \$5.35 copayment or 5% of the cost
Value Added Services: These are neither offered nor guaranteed under our contract with Medicare and are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the BCBSF grievance process.		BlueComplements discount program	BlueComplements discount program	None
Monthly Premium		\$38.00	\$52.70	\$24.10

¹ Options 1 and 2 include an "Open Formulary" (i.e., all Medicare-required drugs are covered).

² Total drug cost is based on your out-of-pocket costs and what Blue Cross and Blue Shield of Florida pays. The pharmacy benefits are available only at the plan's network pharmacies except under emergency circumstances.

³ Certain generic prescription drugs excluded under the Medicare Part D drug program are covered under Options 1 and 2 (cough, cold, anticonvulsant, barbiturate and benzodiazepine drugs).

⁴ For Medicare-required drugs.

⁵ Specialty drugs are unique, very high-cost drugs.

colorectal screening could save your life

Blue Cross and Blue Shield of Florida has been working with the American Cancer Society on a campaign to raise awareness of the need for everyone over age 50 to be tested for colon cancer. It's estimated that more than 148,000 new cases will be diagnosed in the United States this year, with 9,900 new cases in Florida—and more than 3,700 men and women in the state will die of the disease this year.

In addition to communicating with the general population about the importance of colorectal screening, the joint collaborative effort has targeted physicians and other health care providers with educational brochures,

seminars and free online continuing medical education (CME) programs.

“This partnership illustrates Blue Cross and Blue Shield of Florida’s commitment to the health and wellness of its members,” says Michael Kasper, M.D., chairman of the board and president, American Cancer Society’s Florida Division. “Screening saves lives. It can prevent colon cancer altogether by identifying precancerous growths, and it can detect cancer at its earliest, most treatable stages.”

You are covered for a variety of colorectal screening tests. For a screening colonoscopy, there is no minimum age. All other colorectal screening tests are covered if you are age 50 or older:

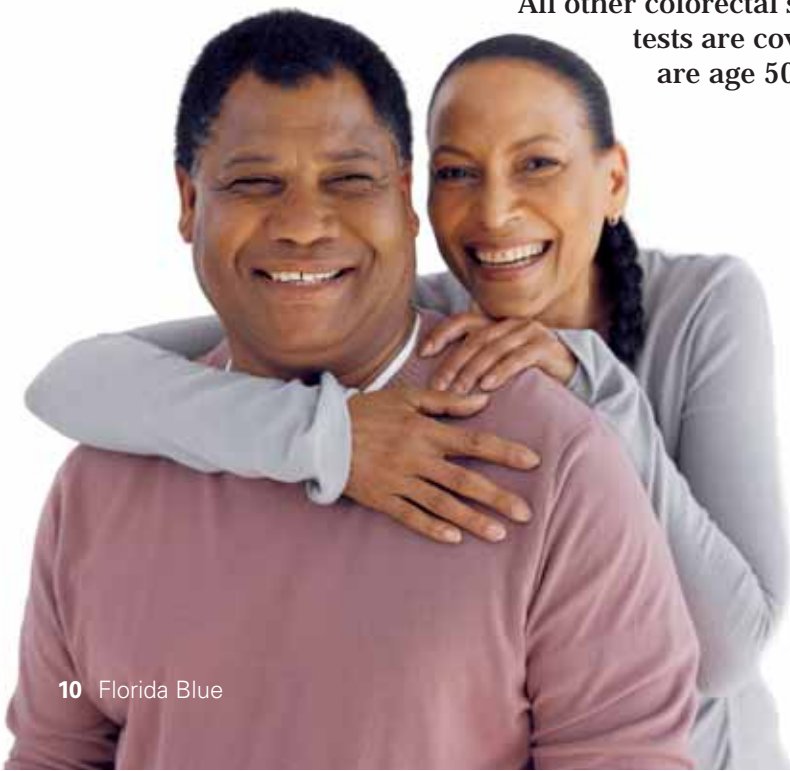
- **Fecal occult blood test**—fully covered once every 12 months
- **Flexible sigmoidoscopy**—covered once every 48 months
- **Screening colonoscopy**—covered once every 24 months (if you’re at high risk); once every 10 years, but not within 48 months of a screening sigmoidoscopy (if you’re not at high risk)
- **Barium enema**—your doctor can decide to use this test instead of a flexible sigmoidoscopy or colonoscopy; this test is covered every 24 months if you are at high risk for colorectal cancer and every 48 months if you’re not at high risk

You don’t have to become a statistic. We urge you to visit your doctor to discuss appropriate colorectal screenings **NOW**. Don’t be embarrassed—it could save your life.

Want more information on colon cancer and screenings? For your convenience, we’ve posted a link to the American Cancer Society on our website’s home page.

[Find Out More](#)

www.bcbsfl.com





women: Have you had a mammogram?

Breast cancer is the most common cancer among women, other than skin cancer, and it is the second leading cause of cancer death in women, after lung cancer.

Fortunately, according to the American Cancer Society, breast cancer rates are going down—a decline that's probably the result of detecting breast cancer earlier and improved treatment.

That's why Medicare covers a screening mammogram for all female Medicare beneficiaries once every 12 months.

With the original Medicare plan, there is no Part B deductible charge, and you are responsible for 20 percent of the Medicare-approved amount—an amount your Blue Cross and Blue Shield of Florida Medicare supplement plan will cover.

October is Breast Cancer Awareness Month. Call your doctor. Schedule a mammogram today if it's been more than a year since your last screening.



diabetes supplies & services

If you have diabetes, you know how important it is to keep your condition under control. That's why we want members with diabetes to get the tools and supplies they need.

All Medicare beneficiaries with diabetes are eligible for up to two free fasting plasma glucose-screening tests each year. In addition, all beneficia-

ries are covered for diabetes glucose monitors, test strips and lancets.

If you are at risk for complications from diabetes and your doctor requests it, you also are eligible for diabetes self-management training. The supplies and training are subject to the yearly Part B deductible and 20 percent

coinsurance—both of which may be covered depending on which Blue Cross and Blue Shield of Florida Medicare supplement or Medicare Advantage65 plan you have.

Find Out More

www.medicare.gov/Health/Diabetes.asp

pharmacyfolio

Allergy or drug side effect? Is there a difference?

An estimated 50 million Americans suffer from some type of allergy. Each year allergies account for more than 17 million outpatient office visits, with seasonal allergies accounting for more than half of all allergy visits, according to the Asthma and Allergy Foundation of America.

As a result of the immune system overreacting to an allergen (foreign substance), you may experience coughing, sneezing, itching, runny nose and sore throat, for example. A severe reaction can cause rashes, hives, lower blood pressure, difficulty breathing, asthma attacks and even death.

Drug allergies

Drug allergies are less common than drug side effects, and most people may never experience an allergy. Symptoms of a drug allergy may occur quickly (within minutes) or several days after taking the drug. Half of all allergic reactions occur just one week after starting the drug, and symptoms usually disappear three to five days after stopping the drug.

Sometimes patients who are allergic to certain foods can experience an allergic reaction to the inactive ingredients in a drug product that contains traces of the allergens. Eight foods are responsible for 90 percent of food allergies. They are milk, soy, eggs, wheat, peanuts, tree nuts (walnuts, cashews), fish and shellfish. These can be found in drug products. For example:

- The popular asthma inhalers Advair, Serevent, and Foradil all contain lactose, a product derived from milk.
- Children's Benadryl Allergy Fastmelt, an over-the-counter product, contains soy protein isolate.
- Vaccines for influenza and the measles, mumps, rubella (MMR) vaccine are made in cells from chick eggs.

It is best to consult with your physician or pharmacist for recommendations on treatment or a course of action when an allergy or a potential for an allergy is suspected.

Drug side effects

A drug side effect is an expected normal response of your body to a medication at therapeutic doses caused by a drug's normal function. Every drug is capable of causing side effects. You may take a drug to relieve one symptom, but it may unintentionally, or in some cases intentionally, cause you to experience other symptoms or side effects. For example, antihistamines such as Benadryl commonly cause drowsiness. Diuretics, such as furosemide, are designed to produce frequent urination.

Take action

Prevention is key. That's why it's important to communicate before you medicate. If you do have a reaction, whether allergic or drug side effect, recognizing the symptoms and taking action can save your life. Seek immediate medical attention if you are experiencing symptoms such as difficulty breathing or swelling of the lips, tongue or face.



Common drug side effects and allergy symptoms

Side Effects

Nausea
 Vomiting
 Diarrhea
 Stomach cramps
 Light-headedness
 Increased heart rate
 Fatigue
 Frequent urination
 Hot flashes
 Insomnia

Allergies

Increased heart rate
 Skin rash
 Hives
 Itching of skin or eyes
 Wheezing
 Swelling of lips, tongue or face



Tips To Remember

- Do not take a drug you have reacted to in the past without consulting your physician or pharmacist.
- Read the ingredients on food nutrition labels and also note the inactive ingredients on packaging of drugs.
- Consider wearing a medical alert ID bracelet or necklace listing your allergies.
- Tell your health care provider about any prescription or over-the-counter medications you are taking.
- If you are having a reaction, immediately consult your physician and/or pharmacist and stop consuming the food or taking the drug that caused the reaction.

Find Out More

Food Allergies

www.nlm.nih.gov/medlineplus/ency/article/000817.htm

Drug Allergies

www.nlm.nih.gov/medlineplus/ency/article/ppp819.htm

Formulary update

Quarterly, pharmacists and medical professionals review the prescription drug 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 from the list continue to be covered at the lowest copayment. They are safe, effective and can save you money. Visit our website for the complete list.

Additions*

Effective 4/01/06

Apidra
 Fortical
 Levemir
 Revlimid
 Sutent

Effective 5/01/06

Niaspan
 Zemlar oral

Effective 6/01/06

Fosrenol

Effective 8/01/06

Exjade
 Orenia
 ProAir HFA
 Tamiflu (limit 10 caps/6 mos.)

*Fortical added to tier 1; all others added to tier 2.

BlueMedicare Rx

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- \$25 copay for preferred brand-name drugs—a savings of \$5 per prescription
- \$40 fixed copay for non-preferred drugs instead of 40 percent coinsurance, so you'll know exactly what your out-of-pocket cost will be
- Added coverage for certain generic drugs excluded under the Medicare Part D drug program, including prescriptions for cough and cold medications, anticonvulsants, barbiturates and benzodiazepines
- Option 2 also provides coverage for generic drugs through the coverage gap, including certain generic drugs excluded under Medicare Part D (listed above).

New lower-cost option available

In response to our members' concerns about costs for prescription drug coverage, we are introducing a new lower-cost plan. BlueMedicare Rx Option 3 offers coverage for all drug categories required under Medicare Part D, plus:

- Significantly lower premiums than our Options 1 and 2
- \$5 copay for generic drugs with no deductible
- \$25 copay for preferred brand drugs after \$100 deductible
- \$50 copay for non-preferred brands

Whichever option you choose, you have access to our vast network of local and nationwide participating pharmacies, including chain and independent pharmacies, as well as mail-order prescription drug services.

For more information about our new BlueMedicare Rx plans, call the telephone number on your Blue Cross and Blue Shield of Florida Medicare supplement ID card, or call **(800) 926-6565**.

Find Out More

(800) 926-6565

Seven days a week,

8 a.m.–9 p.m. ET

TTY/TDD users, dial **711**

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Visit your doctor online!



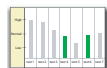
Good news! We've offered e-Medicine services to many family physicians. With this new service you can ...



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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