

Florida

BLUE

BLUEOPTIONS EDITION
Spring/Summer 2006

Blue and
you:
reaching
your
health goals

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

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**BlueCross BlueShield
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bcbsfl.com

Read *Florida Blue* online at bcbsfl.com.

5B0

Is English your second language?

Understanding your health plan and getting questions answered in your native language are important to you. That's why we have a call center just for you. Call the number on your ID card and press 2 to speak with bilingual service representatives ready to answer your questions in:

Spanish | French | Creole | Russian | Portuguese | and more*

Find a doctor who speaks your language.

Check our online provider directory. You can search not only by the language spoken but by location, age, gender, provider type, specialty and plan, among other criteria.


For our Spanish-speaking members ...

Benefit information for almost all our products is available in Spanish. Just visit www.bcbsfl.com and click the "En Español" button. Or call the number on your ID card and press 2 to have printed benefit information sent to you in Spanish.

Other web services available in Spanish include:

- **Members, Visitors and About Our Company sections of our website**— Find information about all our products and services.
- **MyBlueServiceSM self-service tool**—Check claims status, order temporary IDs, email questions to service representatives and more.
- **Culturally relevant diabetes information**—Take an assessment test to determine your risk for developing diabetes, and learn how to prevent or control the disease.
- **For Florida's Health** (www.forfloridashealth.com)—Find resources available to Florida residents who do not have health insurance or are underserved.
- **Healthwise Knowledgebase by Health Dialog[®]**— Search more than 27,000 pages of up-to-date, easy-to-understand, in-depth information on more than 1,900 clinical topics, including medical tests and medications.

*An interpretation service is available for other languages.

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



Member Services

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

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E-mail: pamela.cashes@bcbsfl.com

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

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Managing your family's health: we can help



From newborn to adolescence, young adulthood to the golden years, we provide you with programs and coverage to help you reach your individual health goal at each stage of your life. Don't leave managing your family's health and the care they receive to chance. Learn what is available to you and take full advantage of your benefits and the services we offer. Nothing is more important than your and your family's health.

Kids hate to get shots, but ...

Don't wait to take your child to a doctor when he or she is sick. Preventive care is just as important to your child's health. That's why many of our plans cover well-child care. This includes well-child checkups and recommended immunizations. A complete list of recommended childhood and adolescent immunizations is available on our website.

Find Out More

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

Watch for diabetes in your child or teen

Each year more than 13,000 young people are diagnosed with type 1, or juvenile, diabetes. But type 2 diabetes (a disease usually diagnosed in adults ages 40 years or older) has been reported among U.S. children and adolescents with increasing frequency during the last two decades, the Centers for Disease Control and Prevention (CDC) reports.

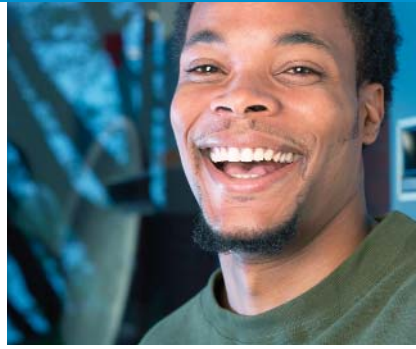
In type 1, the pancreas makes no insulin. In type 2, insulin production is too low or ineffectual. Obesity and lack of physical activity among young people, as well as exposure to diabetes *in utero*, the CDC says, may be major contributors to the increase in type 2 diabetes during childhood and adolescence. Children with type 2 diabetes may have no symptoms or mild symptoms, so it can be difficult to diagnose.

If your child is overweight and your family has a history of type 2 diabetes, learn the facts about the risks. Visit our website to download a brochure, "Type 2 Diabetes: Obesity and Your Child." And check out the body mass index chart for children on the CDC's website.

If your child has diabetes, our website includes a link to Children with Diabetes, an online support network for kids, families and adults with diabetes.

Find Out More

www.bcbsfl.com
Member, Health & Wellness, Health Programs or Health Links
www.cdc.gov/nccdphp/dnpa/bmi/childrens_BMI/about_childrens_BMI.htm



Don't forget yourself

We want you to stay well. That's why we offer an adult wellness benefit. It helps cover expenses such as an annual physical or gynecological exam, including family planning/contraceptive services and wellness services related to annual checkups, such as Pap tests, prostate-specific antigen (PSA) tests, X-rays, laboratory services and immunizations.

Because we want to make sure you take advantage of these adult wellness benefits, these services are not subject to your individual calendar-year deductible. You'll pay only your regular office visit copayment or applicable coinsurance.

Find Out More

www.bcbsfl.com
Click on Members,
Health & Wellness, Health Links
Check your Benefit Handbook

Women have special needs

With one in every nine women getting breast cancer, having a regular screening mammogram is essential. You should get a baseline mammogram at age 35 or later; one every other year once you reach 40; and an annual mammogram from age 50 on. And don't forget to do monthly breast self-exams.

Find Out More

Find an OB/GYN
www.bcbsfl.com
Click on Provider Directory

At-risk groups be aware

In Florida, 1.4 million residents have diabetes. And nearly one-third of them don't know it. Floridians of African-American or Hispanic descent are particularly at risk. They're almost twice as likely as Caucasians to develop diabetes over their lifetimes.*

To heighten awareness of the danger of diabetes and what can be done to reduce everyone's risk, Blue Cross and Blue Shield of Florida has launched a Diabetes Multicultural Outreach Program. Offered in conjunction with Health Dialog® (see "Get answers," page 6), the program informs you—in either English or Spanish:

- How to prevent or delay the onset of diabetes
- Warning signs of diabetes
- Coverage benefits

Take the interactive risk assessment on our website to help determine your relative risk of developing diabetes. You can then obtain immediate counseling based on your assessment results by calling a Health Dialog health coach toll free at **(800) 789-2583**. You also can request an ethnic cookbook to help you maintain a healthful diet based on your food preferences.

*Source: Florida Dept. of Health

Find Out More

www.bcbsfl.com
Click on Members, Health & Wellness, Health Programs, Chronic Disease Management, Diabetes Awareness

Experienced nurses can help coordinate coverage, benefits

As health problems develop, it can be harder to gain control of our medical care. But, you don't have to struggle with complex medical needs. We can help you make informed health care choices based on both your needs and health plan benefits when you are dealing with complex or catastrophic illnesses. Our nurses reach out to members who meet the criteria for extra help. An experienced registered nurse (R.N.) will work with you, your family, health care providers and community organizations to maximize your health care experience. The nurse will evaluate your care while you are receiving it, get involved with discharge planning if you are hospitalized and help coordinate the services you need. Call it *one-stop service*—your one point of contact to help you navigate the health care system.

Find Out More

www.bcbsfl.com
Click on Members, Health & Wellness, Health Programs, Personal Case Management

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Vital information for your health care decisions

It's your health ...
and you play a bigger
role in making decisions
about your health care
than ever before.
But you're not alone.

The economics of the health care environment are changing. Not only is your role greater but so is your share of health care costs. For example, the average cost of an emergency room visit in Florida was \$619* in 2004, compared to \$383 in 1996.* For many of us, our share of health care costs will rise as costs continue to climb. They've doubled since 1992 and are expected to double again by 2013.

As a smart health care consumer, you need to make decisions about the products and services you want and need. In a complex industry like health care, that can seem daunting. But, we offer many tools to help you make the decisions that are right for you. They can help you navigate the health care system and understand your needs, options, costs and benefit plan.

Get answers to health questions anytime

For health care decision support, speak privately with experienced Health Dialog[®]** Health Coaches available 24 hours a day, every day. They can answer your questions and explain complex treatment options, as well as provide educational material about your condition. Call them at **(877) 789-2583**.

Or you can visit Health Dialog's health resource website, the Dialog CenterSM, to search for understandable, evidence-based information on significant medical issues and available treatment options. You also can get free audio, video and printed information on specific health conditions to help you weigh the risks and advantages of treatment options. Access the Dialog Center right from our website.

Find Out More

www.bcbsfl.com

Click on Member, then Dialog Center

*Sources: AHCA, Jan. 2006; *New England Journal of Medicine*, 1996

**BCBSF has entered into an arrangement with Health Dialog[®] and Subimo[™], respectively, whereby Health Dialog has agreed to provide BCBSF members with care decision support services and information and Subimo has agreed to provide BCBSF members with access to its applications. BCBSF does not credential or maintain these programs and cannot guarantee or be held responsible for the quality of service or information provided. You and your physicians are responsible for deciding what medical care should be rendered or received, and when and how care should be provided. In making these services available to you, neither BCBSF, Health Dialog Services Corporation nor Subimo shall be deemed to be providing medical care or advice.

what's new?

Personal Health Reports

We're the first health insurer in Florida to offer this innovative feature: a quarterly report that lists all the care and covered services you and your family have received. It shows you how your health care dollars are distributed among health care providers, and where out-of-pocket dollars are being spent. It also suggests personalized routine and preventive health care information for each family member.

Your Personal Health Report is a great way to get a handle on your health care costs. It's also a great forecasting tool to help you calculate how much to allot in a health savings, flexible spending or health reimbursement account for the coming year.

Take advantage of these online tools

We now offer members three great interactive health care decision-support tools: Physician Selection Advisor™, Healthcare Advisor™ and Treatment Cost Advisor™, all from Subimo™**. Along with Hospital Advisor™, they provide information about local providers and easy-to-understand guidance regarding treatment options and their costs. The data are gathered and verified monthly from publicly reported information provided by more than 50 industry and government data sources, including the American Medical Association.

Find Out More

www.bcbsfl.com
Logon to MyBlueService, click Health & Wellness, then Health Care Decision Support Tools



Researching a physician

Looking for the right doctor for you? With Physician Selection Advisor, you can view and compare information about physicians. This includes specialty, office location, phone number, medical group affiliation, hospital affiliation(s), distance from zip code, board certified specialties, medical school, residency, years since graduation, gender and the date information was last updated. State sanctions data, such as if the doctor has ever been disciplined, also are included.

The tool includes a link to the hospitals where the physicians have admitting privileges. Identifying physician activity by hospital enables you to determine high-volume performers—doctors who have the most experience with procedures or care you are considering—at hospitals convenient to you. Inpatient procedure volumes are shown for the most recent year of Florida Agency for Health Care Administration (AHCA) information.

Researching a medical condition or procedure

Healthcare Advisor is a decision-support tool that offers personalized health care information to help you think through your health care decisions. It covers more than 150 conditions and procedures and contains information on managing a condition, preparing for a procedure, questions to ask a doctor and benefit plan, and links to other resources.

Both Physician Selection Advisor and Healthcare Advisor include links to a hospital research tool, Hospital Advisor™, which we also provide for members on our website.

Researching a hospital

Choosing the right hospital is easier with the help of this interactive, web-based tool. Hospital Advisor enables you to choose a hospital

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Get fit with US

Lose weight. Exercise.
And stretch your health
care dollars.

You can do it with discounts on health-related products and value-added services brought to you through BlueComplementsSM*. Many services are accessible throughout Florida, and even nationwide, just by showing your health plan member ID card. Discounts are available on:

- Jenny Craig[®] Weight Management
- TruVision[™] Laser vision correction; \$895 Traditional, \$1,295 Custom Lasik (retreatment warranty included)
- Enhanced vision care with Vision One[®]
- TruVision[™] contact lens mail-order service
- Free screenings and hearing aids at discounts of 25 percent from HEARx; save \$600–\$2,700 off MSRP per digital hearing aid from TruHearing[™]
- GlobalFit[™] fitness club memberships
- SafeTech[™] bicycle helmets

Find Out More

www.bcbsfl.com
Click on Member, Discount Programs, then BlueComplements

*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.



diet

If you cut just 250 calories a day from your diet, you can lose a half-pound a week.

control

Regular physical activity helps control blood cholesterol, diabetes and obesity and can help lower blood pressure.

muscle

If you're inactive, you'll lose 3 percent to 5 percent of your muscle fiber every decade after age 30.

Healthy AlternativesSM

For members interested in complementary alternative medicine, BlueComplements includes discounts of up to 25 percent or more with contracted chiropractic, acupuncture and massage therapy providers through American Specialty Health Networks (ASH Networks) not only in Florida but nationwide.

Healthyroads, Inc., an affiliate of ASH Networks, provides discount savings of 15–40 percent, plus free standard shipping on thousands of health and wellness products, such as:

- Vitamins
- Herbal supplements
- Sports nutrition remedies
- Fitness products
- Books, tapes and videos
- Smoking-cessation products

You also can take advantage of a library of information on hundreds of health care topics, answers to your questions by an online panel of experts and a free, monthly e-newsletter on *healthyroads.com*[™]. English- and Spanish-speaking ASH Networks member service representatives are available to serve you.

Find Out More

www.bcbsfl.com
ASH Networks
(877) 335-2746
Mon.–Fri., 8 a.m.–9 p.m. ET
TTY users, dial **711**
for Florida Relay

e-Medicine

is changing the way we communicate with doctors

Stay fit for sports

This new, innovative program exclusively for BlueOptions members lets you select physicians and providers who value your appreciation of fitness and exercise. Our online provider directory has a Stay Fit for Sports icon next to all participating physicians, sports medicine specialists, physical medicine and rehab specialists, and chiropractors. You also can take advantage of discounted nutritional counseling and access to registered dietitians through an arrangement with American Specialty Health Network.

Find Out More

www.bcbsfl.com
Click on Provider Directory

Reward yourself!

If you're living a healthy lifestyle, you deserve a special reward—MyActiveRewards™ exclusively for BlueOptionsSM members 18 and older—and it's free. Have your child immunized. Get an annual checkup. Join a fitness club. We'll surprise you with valuable rewards—just for doing things that contribute to a healthy lifestyle. With an exclusive newsletter and online resources, you'll get nutritious, low-calorie recipes, as well as daily living, exercise and preventive care tips. Plus, you can enjoy discounts and savings opportunities on health-related products, self-assessment tools and more customized service.

Register today and start earning your rewards!

Find Out More

myactiverewards.bcbsfl.com

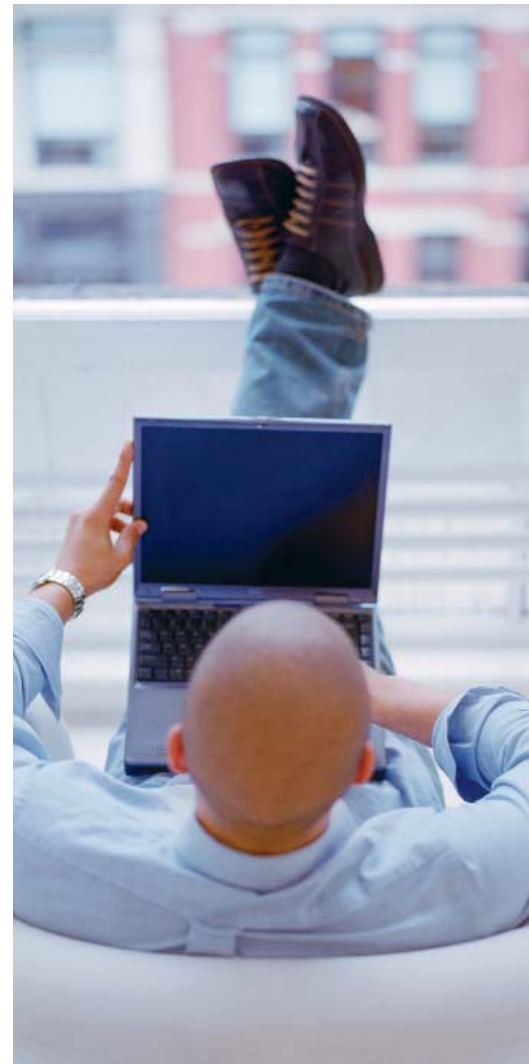
There's a new revolution in health care. And it comes courtesy of the Internet. With so many people online every day, it's no wonder 90 percent of patients who go online want online access to their physicians, according to a Harris Interactive Survey. In addition, half of those who want online access said it would influence their choice of physicians.

Blue Cross and Blue Shield of Florida is proud to be the first in Florida to offer comprehensive e-Medicine¹ services. If your doctor has registered for the online service, you can communicate with him or her securely and confidentially about nonurgent health care needs. Members who sign on for an online medical consultation are asked to complete a questionnaire about their symptoms.

There's more. You can schedule, reschedule or cancel appointments, request prescription refills, request referrals and receive normal lab and test results. You also can develop a personal online health record for use between you and your physician. What's more, with this secure system, your privacy is protected.

All administrative services are free of charge to members—patients pay only their share for an online medical consultation (the same out-of-pocket amount as a face-to-face office visit). Online medical consultations are covered services.

Convenient, efficient, time-saving. Would you like to use the convenience of email to communicate with your doctor? If so, ask your family physician if he or she participates in our new e-Medicine program.



Find Out More

www.bcbsfl.com
Click on Members; Products, Plans & Service; e-Medicine

¹ BCBSF has entered into a vendor agreement with RelayHealth® whereby RelayHealth has agreed to provide BCBSF secure communications between BCBSF, its members and participating physicians. BCBSF cannot guarantee or be held responsible for the quality of services provided by RelayHealth.

pharmacyfolio

Pay less!

We'll waive your first copayment when you change from a brand-name heartburn, allergy, high blood pressure or antidepressant medication to a generic. And your savings will continue as you refill with the generic at the lowest out-of-pocket cost. For a list of medications included in this program, visit the Pharmacy section of our website, www.bcbsfl.com. Of course, check with your doctor before changing any medication to ensure the generic is right for you.

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. Visit our website for the complete Preferred Medication List.

Additions

Effective 12/15/05
Avandamet
Avodart
Fosamax D
Micardis/HCT
Neulasta
Razadyne/ER
Relpax

Effective 01/03/06
Nexavar

Effective 03/01/06
Increlex*
Revatio*
Rozerem

Effective 04/01/06
Aciphex

Deletions**

Effective 04/01/06***
Copegus
Denavir (†)¹
Metrogel
Protonix (†)²
Zithromax oral tablets
(suspension, caps, packets remain covered)



*Prior coverage authorization required

**Brand name is deleted; you are covered for the generic equivalent unless marked with (†)

¹Alternative drug covered = Zovirax (Tier 2)

²Alternative drugs covered = omeprazole (Tier 1); Aciphex, Nexium (Tier 2)

***See the Fall/Winter 2005 issue of *Florida Blue* for 4/1/06 deletions previously listed. However, Oxycontin remains on the preferred medication list at this time.

Responsible Rx

If used in excess or incorrectly, some medications are potentially harmful. We help provide safeguards by setting coverage on certain medications based on dosing guidelines for a 30-day period established by the drug's manufacturer and approved by the Food and Drug Administration. Prescriptions included in the Responsible Rx Program have maximum quantities allowed for the time frame specified for one copayment. Medications recently added to the program are:

Medication

Effective 12/15/05
Relpax

Effective 12/20/05
Tamiflu
Relenza

Effective 04/10/06
Anzemet
Emend
Kytril
Zofran, Zofran ODT

Maximum quantity per period

1 pack of 40 mg or
2 packs of 20 mg/1 month

10 capsules/6 months
20 disks/6 months

700 mg/1 month
445 mg/21 days
14 mg/1 month
168 mg/1 month



Online tools

Hospital Advisor

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based on your personal preferences and information that is important to you. It provides data regarding:

- A hospital's clinical and quality experience outcomes with a variety of procedures
- Complication and infection rates
- Technological capabilities available

Researching health care cost

The Treatment Cost Advisor arms you with information to help you estimate the cost of specific health care services you are contemplating. Knowing approximate costs in advance can help you decide whether to seek services in- or out-of-network. The costs originate from a paid claims database of 50 million people over the course of one year. The source is Pharmetrix.

The Treatment Cost Advisor tool is integrated into the Healthcare Advisor tool, enabling you to move between the modules. Once you select a specific condition, the relevant medical services, drug categories, diagnostic tests and office visits are arrayed for a patient with that particular condition. You can put in specific age, sex and geographic information to pull data relevant to you.



Managing your family's health

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The golden years can be Blue, too

If you are a caretaker for a parent on Medicare or are approaching 65 yourself, you should know about Medicare Part D prescription drug coverage. It is available for people enrolled in Medicare Part A and/or Part B. The deadline for current Medicare beneficiaries to enroll in a prescription drug plan without paying a penalty was May 15, unless they have, on average, coverage at least as good as Medicare Part D from another plan. The penalty is a premium increase of 1 percent for every month after May 15 in which they were eligible but did not enroll.

The next enrollment period begins Nov. 15, 2006. If your eligible parents haven't enrolled, encourage them to do so this fall.

The benefits of our BlueScript® plans are designed to meet the needs of Florida residents—needs we've been meeting for more than 60 years. Our BlueScript plans also cover a wide range of drugs. And with our open formulary, we will cover prescribed medications beneficiaries are currently using even if they aren't on our formulary.

BlueScript for Medicare Part D prescription drug coverage for Medicare beneficiaries is just our latest offering for Medicare beneficiaries. We offer seniors and other Medicare beneficiaries a variety of health insurance plans, including Medicare HMOs and PPOs.

Approved by the Centers for Medicare & Medicaid Services. Blue Cross and Blue Shield of Florida (BCBSF) 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_61125 0306 CMS Approval Date: 05/2006

Find Out More

www.bcbsfl.com
Click on Products, Plans & Services

Your privacy is our concern

Our HIPAA-AS* Privacy Notice explains how we may use and disclose your protected health information for treatment, payment and health care operations. You may obtain a copy of our HIPAA-AS Privacy Notice by calling customer service at the telephone number on your health plan ID card or by visiting www.bcbsfl.com.

*Health Insurance Portability and Accountability Act-Administrative Simplification

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?