



**BlueCross BlueShield  
of Oklahoma**

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# MemberNews



www.bcbsok.com

A newsletter for Blue Cross and Blue Shield of Oklahoma and BlueLincs HMO members

## INSIDE



### SMOKING

Contest urges  
kids to be  
tobacco-free.

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## AWARDS

**Champions  
of Health**

SUBMIT  
NOMINATIONS  
BY **Aug. 3**

Blue Cross and Blue Shield of Oklahoma is actively seeking nominations for the fourth annual Champions of Health awards scheduled for Monday, Oct. 8, at the National Cowboy and Western Heritage Museum in Oklahoma City.

The objective of the awards is to recognize worthy Oklahomans who are making a difference in the health of our state. The Champions of Health awards are presented by Blue Cross and Blue Shield of Oklahoma in partnership with the Oklahoma State Department of Health, Oklahoma State Medical Association, Oklahoma Osteopathic Association and Oklahoma Hospital Association.

www.bcbsok.com

# live A STRONGER, HEALTHIER LIFESTYLE




**Blue Cross and Blue Shield of Oklahoma** actively seeks ways to keep health care more affordable. During the past seven years, the company has created educational resource tools focused on empowering members to become better health care consumers and lead healthier lives.

Blue Cross and Blue Shield of Oklahoma's 2007 program features monthly health and wellness topics focused on creating a healthier Oklahoma. Through posters, envelope

stuffers and newsletter articles, the campaign works to educate members about Oklahoma's critical health issues and empower members to take action to protect their own health.

Topics for the 2007 wellness education program include emergency room care, tobacco use, obesity, childhood immunizations, generic prescriptions and personal health management.

**CLICK**  You'll find a wealth of resources at [www.bcbsok.com](http://www.bcbsok.com). Enter our "Members" section and click on "Health & Wellness" for a health library, prevention guidelines, discounts on health services and more.



Blue Cross and Blue Shield of Oklahoma welcomes all nominations.

Call Blue Cross and Blue Shield of Oklahoma at (866) 876-4376 to get a nomination form or go to [www.championsofhealth.org](http://www.championsofhealth.org) to submit a nomination online. All nominations must be submitted by Friday, Aug. 3.

## NEW, AFFORDABLE HEALTH PLANS **for educators**

Do you know a school teacher or administrator in Oklahoma? If so, he or she might be interested in learning more about affordable individual health insurance plans. These plans also come with exceptional service and many options.

Blue Cross and Blue Shield of Oklahoma provides affordable individual protection for just a spouse, the kids only or the entire family. Coverage includes:

- ▶ Rates based upon your individual needs.
- ▶ Choice of a \$15 or \$35 copayment for most doctor visits.

- ▶ Choices of care from more than 8,000 network doctors and health care professionals.
- ▶ Six deductible options, ranging from \$200 to \$5,000.
- ▶ Optional maternity benefits.
- ▶ Lower rates for non-tobacco users.

Oklahoma residents can call toll-free (866) 303-BLUE (2583), Monday through Friday, 8 a.m. to 5 p.m. Also, check out HealthCheck *Select*, HealthCheck *Basic* and Children's Major Medical plans at [www.bcbsok.com](http://www.bcbsok.com).

## PARTNERING WITH THE OKLAHOMA ARTHRITIS network

Pain and disability can make life with arthritis extremely difficult, affecting routine activities such as work, recreation and self-care. Arthritis affects people of all ages, genders, ethnicities and socioeconomic classes.

To raise awareness about arthritis, Blue Cross and Blue Shield of Oklahoma has been an important partner of the Oklahoma Arthritis Network (OAN) for the past five years. This partnership benefits programs that help people better manage their arthritis.

The network consists of people with arthritis, health professionals, business leaders, and educators representing private and public organizations. Dr. Paula Root, medical director, Blue Cross and Blue Shield of Oklahoma, serves on the OAN Advisory Council.

Thirty percent (797,000 people) of adults in Oklahoma report having doctor-diagnosed arthritis, according to Oklahoma State Department of Health statistics from 2005.

The number of people with arthritis will increase, according to the U.S. Census Bureau. Greater use of existing, evidence-based interventions and the development of new interventions aimed at decreasing pain, improving function and delaying disability associated with arthritis are needed to reduce the impact of these projected increases.

For more information about leadership training opportunities or questions about the Oklahoma State Department of Health's Arthritis Prevention & Education Program, go to [www.health.ok.gov/program/a pep](http://www.health.ok.gov/program/a pep) or call 800-522-0203, ext. 56410.

# LEARN TO LIVE WELL WITH arthritis

**Arthritis can be a real pain—in your** hands, knees, hips and other joints. But with proper treatment, you can manage arthritis and live well.

In the United States, one out of every three adults has arthritis, according to the Arthritis Foundation. But many of these people lead productive lives by working with a doctor and learning how to manage their disease.

**What is arthritis?** Arthritis is an illness that causes pain and swelling in your joints. Eventually, it can severely damage joints. Some kinds of arthritis can also damage organs, such as your eyes, and affect your skin.

There are several kinds of arthritis. The two most common kinds are rheumatoid arthritis and osteoarthritis.

Symptoms of arthritis—and where and when you have those symptoms—may vary depending on the type of arthritis you have. But generally, symptoms may include swelling in one or more joints, morning stiffness, persistent joint pain, inability to move properly, redness,


and unexplained weight loss, fever or weakness.

Arthritis is a chronic condition that is unlikely to go away. But you can take steps to manage the disease.

**Managing arthritis** Making even small changes to your lifestyle and routine can reduce the impact of arthritis. The foundation offers these tips: ▶ If you have joint pain that lasts for more than two weeks, see your doctor. ▶ Work out a treatment plan with your doctor and follow it. ▶ Maintain a healthy weight to reduce stress on your joints. ▶ Be physically active for at least 30 minutes on most days of the week. ▶ Warm up before exercising, and wear braces or other devices to protect joints. ▶ Eat a healthy, balanced diet. ▶ Take a warm bath or get a massage to relieve muscle tension and joint pain. ▶ Don't smoke.

Your doctor can also prescribe medications to help reduce pain and stiffness. It's important to follow your doctor's advice and take your medications when and how your doctor tells you.



CLICK  To learn more about living well with arthritis, visit the Arthritis Foundation Web site at [www.arthritis.org](http://www.arthritis.org).

## ARTHRITIS on the job: HOW TO MAKE THE MOST OF YOUR WORKDAY

Part of living well with arthritis is learning how you can work well when you have the disease.

Your doctor can help you develop a successful treatment program that combines medication, exercise and self-management skills, according to the Arthritis Foundation.

To make the most of your workday, it's important to be flexible and creative in

balancing your responsibilities with the demands of arthritis.

Try to set up a work schedule that best suits your energy patterns. Arrange your work area to limit the amount of lifting, reaching and walking you have to do. Vary activities to avoid sitting in one position for too long or performing repetitive tasks.

The Arthritis Foundation also offers these tips for

working well with arthritis.

**Protect your joints.** Modify activities that consistently cause pain. Cut out unnecessary movements, and change positions often. Take frequent, short breaks, and stand up and stretch every 30 to 60 minutes.

**Stay physically active.** Take part in at least 30 minutes of moderate physical activity most days of the week. Develop

a program that includes range-of-motion, strength and endurance exercises.

**Learn to relax.** Sit quietly and practice deep breathing. Go for a leisurely walk or listen to relaxing music.

**Make your computer arthritis-friendly.** Sit in a comfortable chair with good back support. Position your keyboard and monitor straight in front of you. Use assistive

devices, such as a mouse or joystick. Wear wrist splints while typing.

**Cut down on travel hassles.** Consider carpooling or using public transportation. Ask for a parking space or office space near the building entrance.

By making a few changes to your work habits and environment, you can work well with arthritis.

## MEASURING MEDICINES FOR kids

When it comes to giving medicines to children, be sure to give the right amounts. Here are a few tips:

**Use a proper measuring device.** It's best to use the cups, spoons or syringes that usually come with liquid medicines, not a kitchen spoon. The reason? Amounts can differ greatly from one spoon to the next, notes the U.S. Food and Drug Administration.

**Read the numbers on the cup or other device carefully.** Make sure you have enough light to see.

**Remember, more isn't always better.** In fact, giving too much medicine can be dangerous, so never give extra doses just because you think it might help.

Always read and follow the label's instructions, and ask a doctor if you have questions.

Additional source: American Academy of Pediatrics



# steps TO A HEALTHY WEIGHT

**If you need to lose weight, you have** probably heard plenty of advice on dieting. But the best advice is more about gaining than losing. If you gain the habits of a healthier lifestyle, you'll likely lose pounds in the process.

**Live it up** Switching to healthy habits means you'll be eating better and exercising more—and feeling great.

The National Institutes of Health (NIH) says you can improve your diet and lose weight with these tips:

- ▶ Eat plenty of fruits, vegetables and whole-grain foods. They fill you up and have the nutrients to help keep you healthy.
- ▶ Limit fats, especially saturated ones. That means buying low-fat or fat-free dairy products and grilling or broiling foods rather than frying.
- ▶ Choose fish, lean meats and poultry.
- ▶ Watch portion sizes. Put smaller amounts on your plate, and take half of each restaurant meal home.

**Move it and lose it** Your next new habit is regular exercise. It not only helps you lose weight, it reduces stress and helps protect you from many diseases. Follow this advice from the NIH:

- ▶ Begin exercising slowly, especially if you haven't been active. Add a few activities at a time.
- ▶ Switch sedentary habits to active ones. Take the stairs instead of the elevator, or park at the far end of the lot and walk.
- ▶ Set specific goals, such as getting at least 30 minutes of exercise on most days of the week.

**You can do it** You're more likely to succeed if you work on no more than two or three goals at a time. Even small changes can make a difference over the long run.

In fact, you may be surprised when you step on the scale and see that you've lost weight without focusing on being thin. And you've gained healthy habits that can last a lifetime.

## JUST ASK


**Q** How will my health improve if I quit smoking?

**A** You'll start getting healthier right away.

Your blood pressure and your risk for heart attack will start to fall the first day. As time goes on, you'll see these additional benefits:

- ▶ Your coughing, wheezing and shortness of breath will lessen.
- ▶ Your circulation and lung function will improve.
- ▶ Your risk for coronary heart disease, stroke and peripheral arterial disease will decline.
- ▶ Your chances of getting cancer of the lung, mouth, throat, bladder, kidney or pancreas will all decrease.
- ▶ Your senses of taste and smell will improve.

Sources: American Cancer Society; U.S. Centers for Disease Control and Prevention

CLICK  Visit the American Academy of Family Physicians Web site at <http://familydoctor.org>.



## TAKING blood pressure AT HOME

If you have problems with your blood pressure, measuring it at home is a good way to manage your health.

To choose the best blood pressure monitor, make sure:

- ▶ The cuff fits your arm. Ask your health care provider what size you need.
- ▶ The numbers on the monitor are easy to read.

▶ You can hear through the stethoscope, if your unit has one.

To get the most accurate reading, follow these tips:

- ▶ Don't use caffeine, alcohol or tobacco products 30 minutes before you start.
- ▶ Sit in a comfortable position, and place your arm on a table at chest level.
- ▶ Take two or three readings,

especially if you're new at the process. Wait a few minutes between.

Although monitoring your blood pressure at home is a positive step toward managing your health, it isn't a substitute for regular checkups with your doctor.

Sources: American Academy of Family Physicians; American Heart Association

LET US HELP  
**resolve**  
YOUR  
QUESTIONS

We want you to be happy with your health plan. If you do not understand a benefit decision made by Blue Cross and Blue Shield of Oklahoma or BlueLincs® HMO, first call the customer service phone number listed on your member ID card. Most issues may be resolved by a customer service representative.

Members can refer to their explanation of benefits, benefit certificate or handbook for an explanation of the grievance and appeal process. If you are still not satisfied, Blue Cross and Blue Shield of Oklahoma and BlueLincs HMO have a formal appeals process.

FORMULARY  
**update**

The prescription drug formulary is updated quarterly for Blue Cross and Blue Shield of Oklahoma, and for BlueLincs HMO members with a three-tier drug plan. The most current and complete formulary listing is available on the prescription drug information page at [www.bcbsok.com](http://www.bcbsok.com).

What does the tiered formulary mean to members?

**Tier I (generic)**—Provides the lowest cost to members.

**Tier II (preferred name brand)**—Requires a moderately higher cost to members.

**Tier III (name brand)**—Typically requires the highest cost to members.

The following changes have been made to the formulary (effective July 1, 2007):

**Drugs added to Tier II**

- ▶ Baraclude
- ▶ Epivir-HBV
- ▶ Lialda Tab
- ▶ Procainamide Tab CR 750 mg, 1000 mg

**Drugs moved to Tier III**

- ▶ Ethmozine

# BE SMART— don't start!

CONTEST ENCOURAGES KIDS TO BE TOBACCO-FREE

**Two elementary** school children produced their own 30-second TV public service announcements about the dangers of tobacco use which will air this summer on Oklahoma television stations.


Ideas from Kyndle Kirby, a second-grader at Maryetta Elementary School in Stilwell, Okla., and Amber Gibson, a fourth-grader at Buchanan

Elementary School in Oklahoma City, were selected among thousands of entries received as the best for their unique drawings and narratives in the *Be Smart—Don't Start!* storyboard contest for students in grades kindergarten through five. Twenty students from all over Oklahoma were honored in awards ceremonies held in Tulsa and Oklahoma City in May.

This fourth-year awareness program is co-sponsored by the American Lung Association of Central States Serving Oklahoma, Blue Cross and Blue Shield of Oklahoma, Cox Communications, the Oklahoma State Department of Education and the Oklahoma State Department of Health. "Education and prevention programs like *Be Smart—Don't Start!* make



a difference in children's health," said Blue Cross and Blue Shield of Oklahoma President Wyndham Kidd. "We are proud to be a leader in this program, which is reaching a generation of young people and their parents and teachers statewide."

CLICK  For a complete list of winners and their artwork and photos, go to [www.bcbsok.com](http://www.bcbsok.com).



## valued HEALTH MEMBERS RECOGNIZED

Employees at the Tulsa Area United Way have been dedicated members of Blue Cross and Blue Shield of Oklahoma for the past 64 years. To show appreciation, Mike Rhoads, executive vice president, marketing and subsidiaries, and Maruta Ries (right), account executive, Blue Cross and Blue Shield of Oklahoma, recently presented an award of appreciation to Sue Lawrence, director of administration for the Tulsa Area United Way. Blue Cross and Blue Shield of Oklahoma expresses its gratitude to those businesses and members that have been insured by the Plan for more than 25 years. Many such customers have been recognized for their loyalty to Blue Cross and Blue Shield of Oklahoma.

## DO YOU HAVE **other** INSURANCE? LET US KNOW

If you or a member of your family has health insurance coverage in addition to the coverage you have through Blue Cross and Blue Shield of Oklahoma, it's important to let us know so that we may coordinate your benefits correctly.

When you have more than one insurance carrier, both may help pay for covered medical services. However, one policy is considered primary—it pays first. If any balance remains, your secondary insurance policy may then be billed. Knowing about any other insurance coverage you or your dependents may have helps us make sure that payments are not delayed and your out-of-pocket expenses are kept to a minimum.

Call the customer service phone number on your member ID card if you have questions or need help determining which insurance policy is your primary plan.

