

one TO one



Do You Know Diabetes?

Learn the risk factors—and the tests you need

- Physically Fit
- Your Benefit Review
- Protect Your Head

Fly-fishing on the Snake River

■ WOMEN'S HEALTH

An Ounce of Prevention

Across the nation mammography rates are declining. This trend raises troubling questions for those concerned with lowering the toll breast cancer takes. We know that when you are healthy, tests can easily be ignored. But they're an indispensable part of finding breast cancer early, when it's most treatable.

Screening tests (such as an annual mammogram) look for signs of disease in women without symptoms and should be part of every healthy woman's routine.

At Blue Cross of Idaho, we are conducting a member survey to identify why the use of this important benefit is declining. Our goal is to improve last year's mammography screening rates by 3 percent to achieve at least 70 percent participation.

If you have questions or suggestions about this benefit or would like assistance in scheduling your mammogram, please call Customer Service at 1-888-494-2583. Representatives are available from 8 a.m. to 8 p.m. seven days a week.



THE HEIGHT OF SUMMER AND THE GREAT OUTDOORS—what a combination. Canoeing on the Arrowrock Reservoir. Golfing in Coeur d'Alene. Walking the Green Belt in Boise. They're all great ways to get active in the warmer weather.

More time outside means more exposure to the sun's ultraviolet rays—and that increases your risk of developing skin cancer. More than 62,000 people will be affected by the disease this year, and nearly 8,000 will die from it. (Visit the American Cancer Society at cancer.org to learn how to identify skin cancers.)

What's the key to avoiding this type of cancer? Prevention. Try to limit your exposure to the sun when it's strongest, between about 10 a.m. and 4 p.m. Wear lightweight, light-colored clothing and a hat with a wide brim. And about 20 minutes before you go outdoors, apply sunscreen with a sun protection factor, or SPF, of about 30. Reapply it every two hours or more often if you've been sweating or in the water—even if the bottle says "waterproof." Be sure to get the backs of your hands, neck, ears and head. And slide on those shades to protect your eyes.

Then get outside and get active, safely. Have a great summer.

■ YOUR HEALTH INSURANCE DICTIONARY

Out-of-pocket maximum *n.* The most you will pay for deductibles and coinsurance for most covered services during a benefit period. Once this fixed dollar amount is met, Blue Cross of Idaho will pay the full amount covered by your contract. Check your contract for items that may be excluded from the out-of-pocket maximum.

Protect Your Head

WHETHER YOU'RE HEADED OUT FOR a two-day trek, taking your bike for a trail ride or spinning around the park with your grandkids, a bicycle helmet is a must.

According to the National Highway Traffic Safety Administration (NHTSA), about 70 percent of fatal bicycle accidents involve head injuries, but fewer than 25 percent of cyclists

wear helmets. Yet bike helmets are almost 90 percent effective in reducing the severity of damage to the head.

When buying or checking a helmet, look for the following:

- Consumer Product Safety Commission seal of approval inside the helmet.
- Level placement on the head (not tilted forward or back).
- Firm enough fit to keep the helmet from being twisted or pulled off.
- No more than one finger-width of space between strap and chin.

■ PHARMACY

generic update



In this new section (grouped by condition), we'll tell you what brand-name drugs have recently been released as generics.

Arthritis: Mobic (meloxicam)

Asthma: Vospire (albuterol sulfate)

Bacterial Infection: Biaxin XL (clarithromycin), Vantin (cefepodoxime proxetil), Cipro XR (ciprofloxacin)

Cancer Pain: Actiq (fentanyl citrate)

Depression: Surmontil (trimipramine maleate), Wellbutrin XL 300mg (bupropion)

Eye Itchiness: Zaditor (ketotifen fumarate)

Eye Inflammation: Voltaren Eye Drops (diclofenac sodium)

High Blood Pressure: Mavik (trandolapril), Inderal LA (propranolol), Uniretic (moexipril hydrochlorothiazide), Norvasc (amlodipine)

High Cholesterol: Zocor (simvastatin)

Nausea and Vomiting (with cancer treatment): Zofran (ondansetron)

Prostate (benign prostatic hyperplasia): Proscar (finasteride)

Sleep: Ambien (zolpidem)

■ FOOD

Set a Summer-Safe Table

It's picnic time, and you may be digging through your cookbooks looking for ways to ensure your food is safe. Try these tips from the Partnership for Food Safety Education to keep kabobs clean, potato salad pure and guests out of the emergency room.

CLEAN: Wash hands and cooking surfaces often.

SEPARATE: To prevent cross-contamination, keep foods away from one another.

COOK: Heat everything to the proper temperature to kill bacteria.

CHILL: Refrigerate leftovers within 30 minutes if outdoors, within an hour if indoors.



what do you know about

Nearly 21 million Americans have diabetes.

That's 7 percent of the population. But what is this disease? How does it develop?

Diabetes occurs when the body can't make energy from food, so sugar stays in the blood instead of going into the cells. About 90 percent of diabetics have type 2 diabetes, in which the body fails to properly use insulin. Being overweight is the primary cause, and the reason type 2 diabetes is increasing in adolescents and young adults. Type 1 diabetes, in contrast, results from the body's failure to produce insulin, and occurs most often in young people.

[14.6 million] An estimated 14.6 million people have been diagnosed with the disease, but more than 6 million people have the disease and don't know it.

[10+30=58] A 10 percent reduction in body weight, plus 30 minutes a day of moderate exercise, can reduce your chances for developing the disease by 58 percent.

[224,092] Officially, diabetes contributed to 224,092 deaths in 2002. Unofficially, the toll is probably much higher. Studies indicate that diabetes is generally under-reported on death certificates, particularly in the cases of older people with multiple chronic conditions such as heart disease and hypertension.

[7] Experts recommend seven screenings that diabetic patients should get once or twice a year.

1. Know your A1C. This test shows your average blood glucose control for the past two to three months. The results give you a good idea of how well your diabetes treatment plan is working.

2. Get your blood fats checked. The doctor will check your total cholesterol, high-density lipoprotein (HDL), triglycerides and low-density lipoprotein (LDL), all of which indicate your risk for heart disease, a major complication of diabetes.

3. Get a kidney test. Your doctor will test your urine for albumin and a blood creatinine measurement, and check that you are not developing kidney disease, another complication of diabetes.

4. Get a dilated eye exam. This can catch an eye disease called diabetic retinopathy early, when it can be treated.

5. Get a foot exam. People with diabetes often have nerve or circulatory problems in their feet. They're also prone to infections. So special foot care is a must.

6. Get a dental exam. Diabetics are prone to gum disease.

7. Get a flu shot every fall. Anyone with a chronic disease like diabetes is on the CDC's priority flu shot list.

DIABETES?



do you have diabetes?

If so, you're among 23,300 Blue Cross of Idaho members enrolled in our diabetes management program.

These members receive reminders and help getting tests and sticking to medication that may help them keep diabetes under control.

Items such as blood glucose monitors and test strips, lancets and glucose control solutions are covered for all members with diabetes. And members at risk for diabetes may find that fasting plasma glucose tests are covered too.

You'll also get special information and encouragement to help you manage your blood glucose levels, weight, cholesterol and blood pressure. We'll help you learn how to make positive health changes.

For more information about the diabetes management program, call Blue Cross of Idaho at 208-387-6924 or 800-627-1187, extension 6924.

Diabetes Risk Survey

Take this quick survey to learn whether you may have an elevated risk of developing diabetes. If your score is 7 or higher, contact your doctor for formal testing.

Symptom [Points]

Always tired [2]

Always hungry (especially after eating) [2]

Increased thirst (more than 10 glasses per day) [4]

Unexplained weight loss [2]

Frequent urination (especially during the night) [4]

Wounds that don't heal [2]

Sexual dysfunction (difficulty with erection) [2]

Vaginal infections (itching) [3]

Overweight (waist measurement more than half your height) [2]

Numbness and tingling of feet [3]

Blurred vision [2]

Family member has diabetes [2]

Blood glucose above 126 mg/dl (screened by a health care professional) [10]

TOTAL: [_____]

■ RESOURCES

Boise's Humphreys Diabetes Center:
hdiabetescenter.org

The American Diabetes Association:
diabetes.org



CAREFREE HEALTH CARE:
With easy access and broad coverage, we let you get on with living.

in order to learn more about your condition and how to take good care of yourself.

■ **Travel.** You may never think about your health care when you head off on a trip. And with Blue Cross of Idaho Medicare Advantage, you don't have to. That's because our plans offer worldwide coverage for emergency and urgent care. You're only responsible for a small copayment for these services when you travel outside the U.S.

For True Blue plan members who spend extended periods of time outside Idaho but within the U.S., the travel benefit covers physician office visits, immunizations, diabetic monitoring and lab and diagnostic services while you are seeing a non-network provider.

You don't need prior authorization to take advantage of this benefit. There is a limit on the amount True Blue pays and there is a small copayment for each service. Check your Evidence of Coverage for details.

BENEFIT REVIEW:

what we can do for YOU

At home or away, we've got you covered.

Do you know how many special benefits you have as a Blue Cross of Idaho Medicare Advantage member? It's a lengthy list. After all, we think of our members as part of a family, with access to comprehensive and affordable health care from an extensive network of trusted providers. Just take a look at these services.

■ **Wellness and Preventive Care.** You already know that an annual physical exam is the best way to detect health problems early and start appropriate treatment as soon as possible. We know it too. That's why these exams are covered, with

only a small copayment from you.

Even better, annual flu shots and preferred screenings (bone mass, colorectal and prostate cancer screenings, mammograms, pelvic exams and Pap smears) are covered by all of our plans. We encourage you to take advantage of these benefits to help you stay healthy and active.

If you have, or are at risk for, congestive heart failure, asthma or diabetes, you'll be able to enroll in one of our disease management programs

■ **NEED MORE INFORMATION?** If you have questions about your benefits, call Customer Service locally at 208-395-8200 or 888-494-2583, between 8 a.m. and 8 p.m. MT, seven days a week to serve you.

WELLNESS: physically fit

Routine exams can keep you in good health.

You feel fine. You haven't been sick, and you don't have a history of health problems. So why take the time to schedule an annual physical exam with your doctor?

There are quite a few reasons why, in fact. The most important is that routine exams provide your doctor with the opportunity to detect diseases and disorders, such as high blood pressure, cholesterol and

blood sugar. And the earlier treatment starts, the better your odds of successful recovery. For example, if breast cancer is caught before it spreads to the lymph nodes, the five-year survival rate is 97 percent.

There is a human element to well-care exams too. Seeing your doctor regularly helps you build a strong partnership, so you're more likely to speak to him if you are ill or have questions.

The American Medical Association recommends a complete physical exam every one or two years for those over age 40 who have no symptoms of illness.

At your exam, your doctor will screen for diseases, determine whether you're at risk for medical problems, update vaccinations and monitor existing health concerns. He'll also speak to you about your lifestyle.

There are many excuses for avoiding a physical exam. But with reasonable copays, and a wide network of providers to choose from, Blue Cross of Idaho can help make your routine care just a little more convenient.



Sign Me Up

At Blue Cross of Idaho, we recognize the value of staying healthy. And part of keeping yourself healthy is having regular physical examinations, routine immunizations and appropriate lab and X-ray tests. To encourage you to obtain these services, many are offered FREE. We've included these benefits to promote healthy, active lifestyles. To find out more, call Customer Services at 208-395-8200 or 888-494-2583.

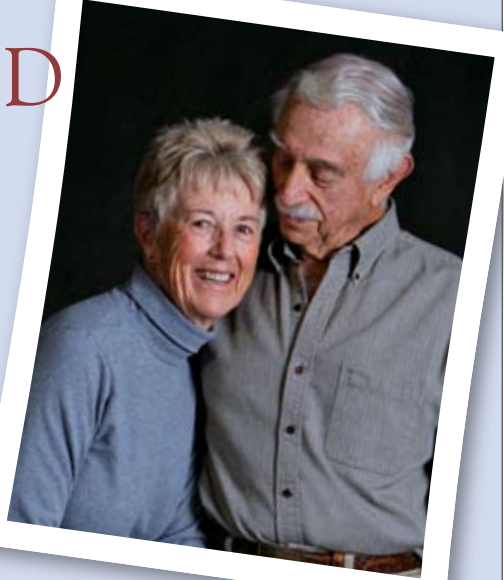
MEMBER STORIES:

meet LIZ DAVID

In anticipation of Liz David's hip-replacement surgery, Blue Cross of Idaho appointed case manager Dawn Heistuman to assist Liz with her options and recovery.

Dawn contacted Liz one week prior to her surgery to make sure she was comfortable and that she had the equipment at home to make her recovery as easy as possible. "I had anticipated spending quite a bit more time with Liz during her recovery process," Dawn says. "However, she was so eager to get well that she made my job easy. She was playing golf only six weeks after her surgery!"

Liz describes her experience this way: "Blue Cross of Idaho's True Blue program and staff were delightful to work with. They truly



BACK ON THE GOLF COURSE:
Thanks to a great attitude and a Blue Cross of Idaho case manager, Liz made a quick return to the links.

cared about me before, during and after I received my surgery. I have and will continue to recommend them to anyone looking for the best health care coverage."

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