‘Tis the Season!

Smart ideas for staying well and saving money in the new year.

- Go online to find a doc
- The latest on healthcare reform
WINTER, SPRING, SUMMER OR FALL, ALL YOU HAVE TO DO IS CALL BLUE CROSS OF IDAHO—OR VISIT US ONLINE. We’re always here to give you a warm welcome, even during the coldest months.

We want you to get the most out of your coverage and help you keep your healthcare costs as low as possible. That’s why we offer tools like our Personal Health Assessment, which delivers a customized action plan for better health.

Keeping you informed is another way we’re here for our members. For example, this issue of One to One includes a refresher on how healthcare reform affects you and details on our new online physician directory. We even offer tips for saving money on produce the next time you’re at the grocery store.

We hope your new year is off to a great start—and that you enjoy hearing from us as much as we like hearing from you.

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**We’re online at bcidaho.com. Or call us customer service at 1-800-627-1188.**

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**TERM TO LEARN**

**Flexible Spending Account (FSA)**

It’s like a savings account for your out-of-pocket medical costs. With an FSA, you can choose to have pretax dollars deducted from your paycheck for out-of-pocket medical costs—including prescription drugs, health insurance deductibles and copayments, acupuncture, eyeglasses, contact lenses, laser eye surgery and dental care, including orthodontics. By putting aside these funds pretax, you may save money in the long run.
new year brings new features to our online physician directory

We’ve added some fields to make it easier than ever to find a provider through our online physician directory. Visit bcidaho.com and select Find a Provider. Then, fill in the required fields to search by network type, provider type and specialty or name. A new page will display a list of providers. If you’re need a provider outside Idaho, select Hospital/Medical Outside of Idaho and the Blue Cross Blue Shield Association provider finder tool will open. Enter a name, specialty or procedure, select a city and search radius, or add another filter, then select Go.

A new page displays a list of providers matching the search criteria, location and other important information. There, you can enter the first three letters of your member ID and select Go to display only network providers, or sort the list by distance from location. You can also learn more about each provider by selecting their name, or compare providers using the Save and Compare option.

If you’re a PPO member, you can select from providers that have agreed to provide services at discounted fees, or visit an out-of-network participating or nonparticipating medical provider.

medication update

The brand-name drugs below have recently been released in a generic form. Generics are a safe and effective way to lower the cost of your medications. For a complete listing of medications on our formulary, visit bcidaho.com/prescription drugs.

<table>
<thead>
<tr>
<th>BRAND NAME</th>
<th>GENERIC NAME</th>
<th>MEDICATION USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fazaclo</td>
<td>clozapine ODT</td>
<td>Mental Health</td>
</tr>
<tr>
<td>Diovan HCT</td>
<td>valsartan/ hydrochlorothiazide</td>
<td>High Blood Pressure</td>
</tr>
<tr>
<td>Metadate CD</td>
<td>methylphenidate ER</td>
<td>Attention Deficit Hyperactivity Disorder</td>
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<tr>
<td>Comtan</td>
<td>entacapone</td>
<td>Parkinson’s Disease</td>
</tr>
<tr>
<td>Evoxac</td>
<td>cevimeline</td>
<td>Xerostomia</td>
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<tr>
<td>Sanctura XR</td>
<td>trospium ER</td>
<td>Overactive Bladder</td>
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<tr>
<td>Gabitril</td>
<td>tiagabine</td>
<td>Seizures</td>
</tr>
<tr>
<td>Arthrotec</td>
<td>diclofenac/ misoprostol</td>
<td>Pain and Inflammation</td>
</tr>
<tr>
<td>Revatio</td>
<td>sildenafil</td>
<td>Pulmonary Hypertension</td>
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<tr>
<td>Tricor 48mg and 145mg</td>
<td>fenofibrate</td>
<td>High Triglycerides</td>
</tr>
<tr>
<td>Gris-Peg</td>
<td>griseofulvin ultramicrosize</td>
<td>Infection</td>
</tr>
</tbody>
</table>

Blue Cross of Idaho’s formulary may not apply to all healthcare plans. Please refer to your group’s contract provisions for more detailed information about the terms and conditions of your prescription drug benefit.
As implementation of the law continues, we’ve got you covered.

If you have questions about the Patient Protection and Affordable Care Act (PPACA), or “healthcare reform,” you’re not alone. It impacts every aspect of the healthcare industry — including your insurance coverage.

Not every provision of the PPACA will affect you or your coverage. To find out if your plan is subject to the changes below, please contact your group administrator or refer to your contract for detailed information about the terms and conditions of your healthcare plan.

We’re here to keep you informed about the basics of the law. We’ll work as your partner while changes are implemented and help you understand what they mean to you.

Here are some of the key facts to know right now.

► **HEALTH INSURANCE COVERAGE:**
The federal government will implement changes to the healthcare system during the next few years.

**You should know:** Most of the changes won’t require any action from members. As the federal government implements changes, Blue Cross of Idaho will work to implement new requirements and continue to provide excellent service to meet the needs of our members.

We will notify you of any actions you might need to take as we move forward.

► **FLEXIBLE SPENDING ACCOUNTS:**
Starting Jan. 1, 2013, Flexible Spending Account (FSA) contributions are limited to $2,500 per year, indexed for inflation.

**You should know:** There are some exceptions to the FSA cap, so check with your financial advisor.

► **DEPENDENT AGE:**
The law says health insurers must extend dependent coverage to adult children up to age 26 for plan years beginning on or after Sept. 23, 2010.

**You should know:** In most plans, adult children up to age 26 are eligible for coverage under a parent’s policy, regardless of marital status, income, financial status, educational status or place of residence.

► **PRE-EXISTING WAITING PERIOD:**
The law states that health insurance plans cannot impose pre-existing condition exclusions for members who are under 19 years of age.

**You should know:** Blue Cross of Idaho has revised the pre-existing exclusion on its individual plans and group plans for plan years beginning on or after Sept. 23, 2010. Until 2014, members 19 years and older still have a 12-month waiting period after their enrollment date for pre-existing conditions.
We’re here to keep you informed about the basics of the law. We’ll work as your partner while changes are implemented and help you understand what they mean to you.

► PREVENTIVE CARE BENEFITS: The law prohibits cost-sharing for preventive services, including immunizations, breast cancer screening and other recommendations of the U.S. Preventive Services Task Force and other agencies such as the Centers for Disease Control, for plan years beginning on or after Sept. 23, 2010.

You should know: This does not apply to grandfathered individual or group health plans. We have removed the $500 first dollar maximum benefit for preventive care benefits and added to our list of covered preventive care services on most products.

When performed in-network, we cover preventive care services at 100 percent, not subject to deductible (this does not apply to grandfathered products).

► LIFETIME BENEFIT LIMIT: Reform regulation prohibits lifetime and annual dollar limits for “essential benefits.” Plans may retain or establish limits for nonessential benefits until January 1, 2014 for plan years beginning on or after Sept. 23, 2010.

You should know: Blue Cross of Idaho removed our $1-million comprehensive lifetime limit for covered services and replaced it with a $2-million annual maximum for 2012-2013. We will not have an annual dollar maximum limit after Jan. 2014. In addition; we have removed or modified the annual dollar limits on some benefits.

► GRANDFATHERED STATUS: The law states that group and individual plans can retain the benefit plan structure they had prior to PPACA requirements under some conditions. Grandfathered individual and group health plans are exempt from certain provisions of PPACA.

You should know: If an individual or group makes changes to their health plan coverage or changes coverage plans, the group or individual health plan may lose grandfathered status, and the new coverage will need to reflect all the changes required by the PPACA.

► EMERGENCY SERVICES: The law states that emergency services must be covered as in-network and may not require prior authorization, regardless of the participating status of the provider.

You should know: Blue Cross of Idaho already covers emergency care at contracting and non-contracting hospitals at the in-network benefit level. After a patient is stabilized, if the emergency care was delivered at a non-contracting hospital, Blue Cross of Idaho may require transfer of the patient to a contracting hospital (required ambulance services for this transfer would be a covered service).
Nine Tips FOR THE New Year

Smart ideas for staying well and saving money.

Did you resolve to be healthier in 2013? Good for you. We can help. (Even better, some of our hints will keep your healthcare costs in check, too.)

1. TAKE OUR PERSONAL HEALTH ASSESSMENT. It’s a great way to see where you stand and identify your personal needs, challenges and goals. Just complete a dynamic online questionnaire, and you’ll get a customized action plan to guide you toward a better lifestyle, including access to online tools and libraries. It’s like having a personal health coach encouraging your pursuit of better health and overall success. Visit bcidaho.com and select Health Assessment from the Health & Wellness menu.

2. CHECK OUT OUR OTHER ONLINE SUPPORT RESOURCES. We offer a variety of personalized, comprehensive tools to help you lose weight, create a physical activity program, quit smoking, eat better and manage stress. You’ll find the programs at bcidaho.com under WellConnected. Then log in on the Personal Health Management page.

3. SEE YOUR DOCTOR REGULARLY AND FOLLOW ANY RECOMMENDATIONS. Regular check-ups are a great way to stay healthy, but you also have to do as your doctor says. Follow your doctor’s instructions and treatment advice, and take medications exactly as prescribed. If you have questions about your doctor’s recommendations, call the office and ask the doctor or a nurse.

4. FOLLOW PREVENTIVE GUIDELINES. While you’re at the doctor, ask about routine immunizations and tests you may be due for—and get them done. Routine screenings include cholesterol tests, Pap smears and mammograms. Preventive care is less expensive than treatment, especially because Blue Cross of Idaho covers recommended preventive care at 100 percent.

5. TAKE CONTROL OF YOUR OWN HEALTH. Staying well is a great way to save money on your healthcare. Do your part by eating right, exercising regularly, maintaining a healthy weight and not smoking. According to the American Medical Association, 25 cents of every healthcare dollar goes to treating diseases or disabilities that result from behaviors you can modify.
STICK WITH IN-NETWORK PROVIDERS. Blue Cross of Idaho negotiates with providers and healthcare facilities for discounted fees. When you visit these in-network providers, you usually pay a lower copayment, lower deductible and lower coinsurance depending on your plan. Going to a doctor outside the network may cost you more.

USE GENERIC DRUGS WHEN YOU CAN. Generally, generic drugs cost less than brand-name drugs but work exactly the same way. Ask your doctor if there are generic options for any brand-name drugs you take. Also find out if your pharmacy offers a generic discount program that can save you money.

ONLY USE THE EMERGENCY ROOM FOR EMERGENCIES. Although we cover emergency services, a trip to the ER for a non-emergency—such as a cold, the flu, minor back pain or a tension headache—may cost you. You'll save money by using an in-network provider or walk-in clinic for routine ailments. It may seem convenient to visit the ER when your doctor isn't available, but think twice if it isn't a true emergency.

ASK YOUR DOCTOR IF A RECOMMENDED SERVICE IS REALLY NECESSARY. Be an active participant in your healthcare and ask questions about all the services your physician recommends, including imaging services, hospital stays, lab tests and medications. You could lower your healthcare costs by eliminating a needless test or procedure. Don’t just skip tests—it’s important to discuss it with your doctor—but be sure to ask. If your procedure or service isn’t urgent, take a little time to shop around for the lowest price.
You know eating plenty of fruit and veggies is good for your health. But did you know that buying what’s in season can save you money?

While most produce is available year-round nowadays, in-season picks tend to be the least pricey. Here are some tasty options that are in season during the winter:

- Brussels sprouts
- Clementines
- Kale
- Leeks
- Pears
- Sweet potatoes
- Tangerines
- Turnips

Of course, nothing’s a bargain if it goes to waste, so be smart about storage. Many winter veggies keep best refrigerated in plastic bags. Brussels sprouts will stay fresh for a week. Clementines will stay fresh for two or three days at room temperature, and longer if you put them in the fridge. Store kale in the coldest part of the fridge and eat within three to five days. Turnips have about the same shelf life before they get bitter. Leeks will last up to two weeks.

Store unripened pears in a paper bag at room temperature and refrigerate them once they’re ripe. Sweet potatoes don’t need refrigeration and last three to five weeks as long as you store them somewhere cool and dark.

Seasonal Savings

Make the most of produce that’s in season—plus the green in your wallet!