LEARN YOUR WAY
Seeking in-network treatment can save you money

- Bugs Be Gone
- Sleep Better
- Quit for Good

PADDLING DOWN THE SALMON RIVER
Ah, summer in Idaho. The sun is out, the days are long and the rivers, meadows and mountains beckon. Enjoy—but don’t let your healthcare take a back seat to summer fun.

For one thing, all that time spent in the great outdoors makes you a target for summer pests like mosquitoes. Biting bugs are more than just annoying. They can carry serious diseases, such as West Nile virus. So don’t go outdoors without insect repellent. We give you tips for choosing the right product.

To really breathe in that clean mountain air, you should quit smoking. Did you know that cigarette smoke contains some of the same chemicals found in gasoline, paint thinner and embalming fluid? If that doesn’t make you want to quit, check out the other reasons that may, on page 7.

And because summer, like all good things, must come to an end, we remind parents that it’s time for your kids’ back-to-school check-ups and immunizations. See page 6 to find out why these shots can save your kids’ lives.

## Dollars and Sense

**Save Your Money, Stay In-Network**

Sure, we offer plans that give you the option to visit out-of-network providers. Still, there are so many reasons to choose in-network physicians and facilities. The great selection and the convenience of in-network providers are definitely good reasons. But maybe the best reason of all is cost.

**Lower Your Costs** When you choose an in-network provider, you often pay a lower copayment, lower deductible and lower coinsurance, depending on your plan. It costs you more to go out-of-network because you will most likely have to pay a higher deductible and a higher coinsurance, or you may not have any out-of-network benefits. You may also have to pay for the difference between Blue Cross of Idaho’s allowed amount and the amount charged by the out-of-network physician and facility.
Q & A

The Buzz on Bugs

Q THERE ARE SO MANY INSECT REPELLENTS TO CHOOSE FROM—WHICH ONE IS BEST?

A The U.S. Centers for Disease Control and Prevention recommends you choose products containing active ingredients registered with the U.S. Environmental Protection Agency. This ensures that the ingredients have been reviewed and approved for safety when applied according to the instructions on the label.

The two ingredients that show the best science-based results are DEET and picaridin. Oil of lemon eucalyptus, a plant-derived ingredient, is another option, but it is less effective—similar to low concentrations of DEET. Finally, experts recommend some products containing permethrin for use on clothing, shoes, bed nets and camping gear. Permethrin-treated clothing repels and kills ticks, mosquitoes and other pests, even after repeated laundering.

Q SHOULD I BE CONCERNED ABOUT INSECTS CARRYING THE WEST NILE VIRUS?

A Yes—a little. Idaho ranked among the top 10 states in reported cases of West Nile in 2007. But the number of total cases is small: 132, including one death.

Mosquitoes carry West Nile virus, so the best way to avoid it is to prevent mosquito bites:

- Use an insect repellent that contains an EPA-registered active ingredient.
- Make sure you have good screens on your windows and doors to keep mosquitoes out.
- Clean up mosquito breeding sites. Remove standing water from flowerpots, buckets and barrels. Change the water in outdoor pet dishes and birdbaths daily. Keep your child’s wading pool empty when not in use.

WELL CONNECTED

YOU ARE GETTING SLEEPY

Americans are tired. Bushed. Pooped. According to the National Sleep Foundation’s 2008 Sleep in America poll, 29 percent of respondents admitted they fell asleep or became very sleepy at work in the past month and 36 percent have fallen asleep or nodded off while driving in the past year. Chronic fatigue also affects your mojo: 20 percent say they have lost interest in sex because they are too sleepy.

There are many reasons we’re all so tired. The Foundation blames longer workdays that often extend late into the night. Medical problems may also play a role. The only way to find out is with a sleep study. That’s where we can help.

If you have concerns about the quality of your sleep, log into “Wellness support Tools” after navigating to “Health and Wellness” at bcidaho.com.

PHARMACY

generic update

At right, we list the brand-name drugs (by condition) recently released in a generic form.

<table>
<thead>
<tr>
<th>Medication Use</th>
<th>Brand Name</th>
<th>Generic Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antibiotic</td>
<td>Ceftin Susp</td>
<td>Cefuroxime Axetil</td>
</tr>
<tr>
<td>Osteoporosis</td>
<td>Fosamax</td>
<td>Alendronate Sodium</td>
</tr>
<tr>
<td>Pain</td>
<td>Dazidox</td>
<td>Oxycodone</td>
</tr>
<tr>
<td>Skin (Psoriasis)</td>
<td>Olux</td>
<td>Clobetasol Propionate</td>
</tr>
</tbody>
</table>

BLUE CROSS OF IDAHO 3

BCIDAHOO.COM
LET’S FACE IT: Health insurance terminology can be hard to comprehend. Sometimes we all need a refresher. Here, we’ve listed 12 terms that you should understand in order to make the most of your health insurance coverage—and even save money! Learn the terms we’ve highlighted, and you’ll save cash.

AMOUNT CHARGED VS. AMOUNT ALLOWED
A provider can charge you any amount for a service, but a health insurer may establish the maximum they will pay for a given covered service. This amount is often less than the charged amount. Contracting or “in-network” providers agree to accept the allowed amount (called the maximum allowance in your policy) as payment in full for a covered service and as part of their contract agree not to bill you the difference between the allowed amount and charged amount.

COOPAYMENT
A copayment (or copay) is a pre-set fee that you pay for certain healthcare services, such as $20 for a doctor office visit.

COINSURANCE
A percentage (for example 20 percent) of the allowed amount you pay for a healthcare covered service.

DEDUCTIBLE
This is the amount of money you must pay out of your own pocket for healthcare expenses before insurance starts to cover the costs.

EXCLUSIONS
These are the medical services that are not covered by your policy.

EXPLANATION OF BENEFITS
You know that statement you get in the mail after every medical procedure? That’s an EOB. An EOB is our written explanation to your claim, showing what we paid and what you must pay (if anything). But EOBs are not bills. Bills will come separately. It’s a good idea to keep EOBs in your files.
FORMULARY DRUG
A list of drugs covered under a health insurer's prescription drug plan. Non-formulary drugs may be covered, but at a much higher cost to you.

GENERIC DRUG
Drugs with identical active ingredients as corresponding brand-name drugs. Generic drugs on average cost less than one-third of brand-name drugs but have the same therapeutic benefit.

IN-NETWORK
Health insurers such as Blue Cross of Idaho negotiate with certain providers or healthcare facilities for discounted fees. These providers make up the health plan’s “network.” Because these providers charge us less for their services, you also pay less when using an in-network provider.

OUT-OF-NETWORK
Conversely, the physicians, hospitals or other healthcare providers who have not contracted with us are called out-of-network providers. When you use one of these providers, you may not be covered for some or all of the fees they charge. It’s always wise to check with us to see if a new provider is part of our network. You can find updated provider lists on the members section of our Web site, or by calling the customer service number on the back of your ID card.

NON-COVERED SERVICE
A service or type of service that is specifically excluded from coverage in your policy. Read your policy for a full list, but non-covered services often include those considered experimental or convenience items.

OUT-OF-POCKET MAXIMUM
A fixed dollar amount that is the most you will pay for deductibles and coinsurance for most covered services in the course of a benefit period. Once the out-of-pocket maximum is met, most covered services are paid at 100 percent of the allowed amount.

→ NOTE: These definitions are for summary explanation only. Please refer to your policy for specific definitions related to your benefits.

LEARN MORE: You’ll find an extensive glossary of terms on bcidaho.com. Go to bcidaho.com/about_us/glossary.asp.
When historians write about the history of medicine 100 years from now, they will cheer one achievement in particular: childhood immunizations. “Immunization has been cited as one of the 10 great public health achievements of the 20th century. We can now protect children from more vaccine-preventable diseases than ever before,” said Dr. Anne Schuchat, director of the National Center for Immunization and Respiratory Diseases.

Most schools require updated immunization records every year, so plan a trip to the doctor along with back-to-school shopping trips. Remember that your health insurance covers annual well-child visits, including any shots your children need. There’s no out-of-pocket cost to you and the protection it gives your children is priceless. “We prevent millions of cases of disease and thousands of deaths when we vaccinate them,” said Dr. Schuchat.

Prevent 15 Deadly Diseases

Vaccines help prevent 15 serious and often deadly diseases, including polio, diphtheria, hepatitis and measles. Sadly, many children still aren’t up-to-date with shots. That puts them in danger. Children are less able to fight off these infections than adults are. And they are more likely to develop more serious complications from them. According to the Centers for Disease Control and Prevention, one child in 30 who gets measles also develops pneumonia. For every 1,000 children who get measles, one or two die from it. About 70 percent of children under 6 months old who get whooping cough (pertussis) need to be hospitalized. And kids this age account for about 94 percent of all deaths from the disease.

The good news is that—thanks to vaccines—the number of cases of most of these diseases is at an all-time low here in the U.S. But diseases still torment children in other parts of the world. With international travel so easy these days, viruses are always coming back to our shores. That’s why public health experts continue to push parents to get their kids vaccinated. “The suffering or death of even one child from a vaccine-preventable disease is an unnecessary human tragedy,” said Dr. Schuchat.

NO EXCUSES: As members of BlueCross of Idaho, your kids’ immunizations are covered. So schedule your back-to-school checkup and immunization update soon.
Let us count the ways:

Why you should quit

There are a number of reasons to stop using tobacco, such as . . .

438,000

Cigarette smoking and exposure to tobacco smoke cause an estimated 438,000 premature deaths each year in the United States. Of these deaths, about 40 percent are from cancer, 35 percent are from heart disease and stroke, and 25 percent are from lung disease. Smoking is the leading cause of premature, preventable death in this country by far.

90%

Studies have shown that quitting by age 30 reduces the chance of dying from smoking-related diseases by more than 90 percent. People who quit at about age 50 reduce their risk of dying prematurely by 50 percent compared with those who continue to smoke.

20

When you quit, it only takes 20 minutes for your body to start healing. Twenty minutes after smoking that last cigarette, your blood pressure and heart rate drop. Within 24 hours, your chance of a heart attack is already lower than the day before. By three months, circulation improves, walking becomes easier and lung function increases. One year after your last cigarette, your excess risk of coronary heart disease decreases by 50 percent. And it just keeps getting better.

28

If you think smokeless tobacco is safer than cigarettes, think again. Chewing tobacco and snuff both contain 28 cancer-causing chemicals.

Need help? Just ask

You’re not alone in trying to quit—or struggling to quit. Here are two sources for reliable support:

- WellConnected “Quit for Good” smoking cessation lifestyle management program available after logging into the Blue Cross of Idaho Web site and selecting “Wellness Support Tools,” then “Stress.”
- idaho.quitnet.com, from the Idaho Department of Health and Welfare, offers a free support program.

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YOUR ONE-STOP SOURCE: another reason to visit bcidaho.com

Our Health Library offers wellness info and tools.

If you are already a registered user of bcidaho.com, you know the many resources available on our Web site. From 24-hour access to your claim history, deductible balance and Explanation of Benefits to access to our wellness support tools—our site is the place to go for all things related to your insurance and health.

The Health Library is one of our favorite free features. Not only does it offer easy-to-follow definitions for health-related terms, but it also features interactive tools like a symptom checker and wellness quizzes and calculators.

Do you want to check what your target heart rate is? Are you trying to decide if you should consider lower back surgery? Maybe you’re trying to get pregnant and want to know when you’re most fertile? You can find answers to all of these questions in the Health Library at bcidaho.com.

GET ON IT

REGISTER TODAY

To use the many features on our site, go to bcidaho.com, select “Members” on the left-hand of the screen. Then:

1. Click Register Now.
2. Enter your name, date of birth, Enrollee ID Number and Program or Group Number (listed on your ID card)
3. Pick a username and enter your email address.

We’ll email you a password, which you can customize once you enter the site as a registered user.