We’re Here For You

Learn about your traveler benefits

- Make the most of your coverage
- Meet two members who are over 100 years old
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 our members a warm welcome, even during the coldest months.

We want you to get the most from your coverage and help you keep your healthcare costs as low as possible. Keeping you informed is one way we’re here for our members. For example, this issue of One to One includes valuable information about our programs and services, including one just for travelers. It also introduces a new in-home health visit program that just might be right for you.

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.

Visit our Medicare site at bcidaho.com/medicare or call Customer Service. You can reach us at 1-888-494-2583 or TTY 1-800-377-1363 between 8 a.m. and 8 p.m., seven days a week.

Take Note: Durable Medical Equipment

Durable medical equipment is the term used to describe medical gear used in your home to help improve your quality of life. It may include oxygen, wheelchairs or hospital beds.

If you need durable medical equipment, you will pay a coinsurance percentage. However, the amount you pay is not your percentage of the total billed amount. It’s your percentage of the Medicare allowed amount—the amount Blue Cross of Idaho pays the provider.

In addition, providers are not allowed to charge (or balance bill) our members for the difference between the amount they bill, the amount we pay and/or the amount you pay as your part of the cost sharing.
Learn the Latest:
HEALTHCARE REFORM

The healthcare reform law known as the Patient Protection and Affordable Care Act (PPACA) supports Medicare Advantage coverage and your Blue Cross of Idaho plan continues to cover all that Original Medicare covers, plus more.

The legislation will not eliminate your coverage or force you to change plans. Blue Cross of Idaho is committed to offering quality Medicare Advantage coverage. Just as your current coverage does, in the future valuable screenings like mammograms and colonoscopies will continue to cost you nothing.

Visit us online at www.bcicdaho.com/healthcare-reform/seniors for a list of frequently asked questions about healthcare reform and your Medicare Advantage coverage.

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 bcicdaho.com/ma_formulary.

<table>
<thead>
<tr>
<th>BRAND NAME</th>
<th>GENERIC NAME</th>
<th>MEDICATION USE</th>
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<tbody>
<tr>
<td>Fazaclo</td>
<td>clozapine ODT</td>
<td>mental health</td>
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<tr>
<td>Diovan HCT</td>
<td>valsartan/</td>
<td>high blood pressure</td>
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<td></td>
<td>hydrochlorothiazide</td>
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<tr>
<td>Metadate CD</td>
<td>methylphenidate ER</td>
<td>attention deficit hyperactivity disorder</td>
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<td>Comtan</td>
<td>entacapone</td>
<td>Parkinson’s disease</td>
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<td>Evoxac</td>
<td>cevimeline</td>
<td>xerostomia</td>
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<td>Gabitril</td>
<td>tiagabine</td>
<td>seizures</td>
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<tr>
<td>Tricor 48 mg and 145 mg</td>
<td>fenofibrate</td>
<td>high triglycerides</td>
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NEW HOSPITAL:
Eastern Idaho Regional Medical Center in Idaho Falls, located at 3100 Channing Way.

NEW PREFERRED PHARMACY:
Ridley’s Family Market and Pharmacy in Pocatello, located at 911 N. Main Street.

You’ve Got More Options

We just added two more providers to our network of doctors, hospitals, and pharmacies.
You know it’s smart to be an informed consumer. And it’s as true about your healthcare as it is about anything else. At Blue Cross of Idaho, we want you to make the most of your coverage—and help you save money, too.

Start by reviewing your Evidence of Coverage to find out exactly what’s covered. Make the most of covered services, such as zero-dollar cost sharing preventive care. This includes screenings like mammograms and immunizations.

Be sure to take advantage of the many discount programs we offer, such as Blue Extras! You can get savings on everything from fitness club memberships to vision care services, as well as over-the-counter drug store items. The program is free to our members. In most cases, all you have to do is show your Blue Cross of Idaho identification card. (Services offered through mail order or the Internet have other requirements.) Learn more at bcidaho.com/medicare by clicking on Blue Extras! Or call Customer Service for a brochure.

What’s more, we have a variety of online programs that can guide you toward better health. There’s our Personal Health Assessment, which identifies your unique challenges and goals, creating a customized action plan to help you live well. There are also personalized, comprehensive tools to help you lose weight, create a physical activity program, quit smoking, eat better and manage stress.

Got Questions About Our Programs? Just Ask.

Not sure if something’s covered? Have questions about our discounts or other programs? All you have to do is ask. We’re here every day by phone and around the clock online.

Visit our website online at bcidaho.com/medicare or call Customer Service. You can reach us at 1-888-494-2583 or TTY 1-800-377-1363 between 8 a.m. and 8 p.m., seven days a week.
Have Benefits, Will Travel

Wherever you go, we’ve got you covered.

Whether you’re heading for warmer climates this winter, visiting family or just taking time to see the U.S.A., it’s good to know Blue Cross of Idaho goes with you.

Secure Blue PPO Visitor/Travel Network Sharing Program
Secure Blue PPO members who travel and see Medicare Advantage PPO providers in 30 U.S. states and Puerto Rico pay the same in-network cost sharing you pay when you receive covered benefits from in-network providers in your Idaho service area. The program provides access to more than 300,000 providers and is available in select states and/or counties with Blue Cross and Blue Shield Medicare Advantage PPO plans. Give us a call for help finding participating providers in the area you plan to visit.

True Blue HMO Traveler Benefit
No matter where you travel in the U.S., you can feel secure knowing the True Blue HMO traveler program provides coverage for all plan benefits at regular in-network cost-sharing amounts. The program applies only to services you receive outside the state of Idaho and within the U.S.

This benefit has a maximum coverage limit of $3,000 each calendar year. But urgent or emergency care services don’t count toward your annual $3,000 coverage limit.

TRAVEL WELL

Before you hit the road, make sure you’ll have everything you need to stay healthy.

- Start by checking that you have enough of your prescription medicines for the trip—plus a few days extra in case your return is delayed.
- If you’re traveling by plane, pack all medications in your carry-on luggage.
- Bring copies of your prescriptions in case airport security asks to see them or you need emergency refills.
- If you use controlled substances or injectable medications, carry a letter from your doctor.
Blue Cross of Idaho members Ray Bean and Goldie Anderson don’t think they’ve done anything special to stay spry at ages 101 and 102, respectively. But they’re obviously doing something right.

Ray Bean
A resident of Nampa, Bean spent much of his life in Minnesota. He ran a farm there for 52 years, raising sheep, cows, horses and chickens, and working the land.

Bean and his first wife had four children and moved to Idaho in 1983. She passed away the following year, but Bean later met and married his second wife, Lillian. They celebrated their 27th anniversary in February.

With an extended family that now includes more than 40 grandchildren, great-grandchildren and great-great-grandchildren, Bean says he and Lillian are very happy serving God. They attend church regularly and live by the principles of their faith.

“It’s by His grace and goodness we’re on this old world yet today,” he says. “Other than eating three meals a day, I can’t say there’s any other secret to my health.”

Goldie Anderson
Before she moved to Caldwell in 1972, Anderson spent most of her life in Kansas. She was born and raised on a farm and married a farmer in 1929. The banks closed soon after, which she says wasn’t so bad because they didn’t have money in the bank anyway.

Because of their farm, the Andersons never went hungry. They raised cattle, hogs and chickens, grew corn and wheat...
and tended a vegetable garden. “I canned everything I could get my hands on,” says Anderson. “I’d make our bed sheets out of the sacks the chicken feed came in. It was hard, but those were good days.”

She still uses her skills to keep her own home and do her own cooking and baking—including pies that garner compliments from the friends who visit often.

Anderson says she’s always been pleased with the service and care Blue Cross of Idaho provides. Other than never smoking or drinking, Anderson can’t attribute her longevity to anything special. “On the farm, we got up and went to bed at the same time every day and there was always work to be done,” she says. “I’ve just lived a common, ordinary life.”

You’ve made a great choice!

True Blue HMO ranks as a leading Idaho Medicare Advantage Plan.

Blue Cross of Idaho’s True Blue HMO plan recently received a 4½-star rating from Medicare.* These high marks mean that our members rank us highly in resolving complaints and problems they may have getting healthcare services.

This means we offer one of the leading Medicare Advantage plans in Idaho. True Blue HMO guarantees members have a primary care doctor and access to the specialists they need. True Blue HMO provides comprehensive coverage with affordable premiums and predictable costs. We give True Blue HMO members an all-around approach to good health with healthcare services from local providers you know and trust.

Plan performance star ratings are assessed each year and may change from one year to the next.

*Based on Medicare’s 2013 plan ratings.
In partnership with CenseoHealth, Blue Cross of Idaho will conduct in-home health visits for certain members. If you are eligible, we will send a letter describing the program. A representative from CenseoHealth will call you to schedule an appointment.

The visit takes about 45 to 60 minutes. It’s performed by a physician who provides a comprehensive written report to your primary care physician (PCP) and to Blue Cross of Idaho. These in-home visits are provided at no additional cost to members who participate.

The visit also gives you and your PCP a comprehensive health status report, along with documentation of any chronic conditions, that you can use to manage your health moving forward.

In-home visits don’t replace regular care from your PCP. The program is optional and voluntary and will not affect your coverage in any way. If you have questions about the program, please contact Customer Service at 1-888-494-2583, TTY 1-800-377-1363.