



PREMERA | **FOR your**
HEALTH

Welcome ▶

An ounce of prevention ▶

Preventive benefits for your kids ▶

It's time for flu shots ▶

Member story: Guys need checkups too ▶

Resources for healthy eating ▶

Extra help when you're extra sick ▶

Fall 2014

PREMERA | 

BLUE CROSS

Protect yourself your family and your community

Welcome to the fall issue of *Premera for Your Health*.

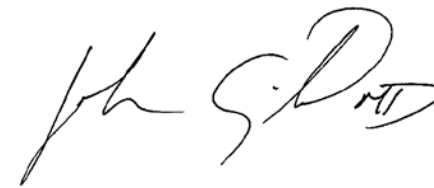
During medical school I became a popular pincushion for my peers because I'm skinny and my veins stick out. Let's just say I really don't like tests and shots due to this experience.

As a father and doctor, however, I make sure to get my immunizations anyway. Especially my flu shot. The last thing I want to do is contract an illness that can be prevented, and pass it along to my kids and elderly patients.

Things like immunizations fall into this bucket of care we call preventive benefits, the focus of this issue of *Premera for Your Health*. We at Premera, and I personally as a physician here, want you to use your preventive benefits because they help you feel better and live healthier.

Preventive care helps you two ways. One is to protect you, and therefore the community you live in, from contagious diseases. The other is by early detection of disease when less aggressive treatments and lifestyle changes can prevent serious illness.

Read more about these important benefits in the next few pages, and take advantage of them to protect yourself, your family, and your community.



Dr. John Espinola

Executive Vice President for Health Care Services
Premera Blue Cross



Children's, Swedish join our provider network

We are making two important changes to our provider network.

Starting **Sept. 1, 2014**, Premera's provider network for individual and small-group plans under the Affordable Care Act will include Seattle Children's Hospital.

And starting **Jan. 1, 2015**, Premera's provider network for individual and small-group members will include the hospitals, medical clinics, and doctors of Swedish Health Services in King County. Our in-network providers will

include Swedish hospitals in Seattle (First Hill, Cherry Hill, and Ballard) and Issaquah; ambulatory care centers in Redmond and Mill Creek; all Swedish healthcare practitioners; and all locations of Swedish Medical Group.

In addition to Children's and Swedish, Premera members will continue to have access to other leading hospitals in King County, including Virginia Mason Hospital and Medical Center, Overlake Hospital Medical Center, Northwest Hospital, and Evergreen Health.

[Read more here](#)

KICK OFF FALL WITH an **OUNCE** of prevention



To see a complete list of preventive services covered by your health plan, log in at premera.com. You may want to print out this list and take it with you when you go in for your preventive-care exam.

The best defense is a good offense. It's why we encourage you to be proactive about your health and use your preventive-care benefits to protect it. If your doctor can detect health issues early, things like lifestyle changes and treatment can be most effective.

Because it is so important, most preventive care is covered at 100 percent when provided by an in-network doctor, meaning you pay nothing—no deductible, copays, or coinsurance. And preventing or detecting health problems early will save you even more money down the road, when treating the problems would be more expensive.

Start with your doctor. The best first step to great preventive care is to start a relationship with a primary care doctor and get regular checkups. Checkups (also called wellness exams, physicals, or preventive-care exams) are recommended every year for children under 19 and every two years for adults, and are covered at 100 percent. Your doctor is your first resource in making sure you get the preventive care that's right for you.

What is preventive care? Common examples are blood pressure screenings; immunizations for flu, tetanus, whooping cough, measles, and mumps; cholesterol tests; mammograms and PAP smears for women; and prostate cancer screening for men. Some medications, including prescription drugs to help you quit smoking, are also considered preventive care.

But for some screenings, what's considered preventive, and thus covered at 100 percent, varies depending on your gender, age, and risk factors you may have—things like family medical history, lifestyle, and medical conditions you already have. For example, a colonoscopy is considered preventive only for those age 50 and older or those with a family history of colon cancer or other risk factors.

[Click here](#) for a list of preventive guidelines.

Your doctor may recommend some screening tests for you that are not considered preventive. Your health plan will still cover many of these screenings, but you may be responsible for paying for part of the cost, depending on the deductible, copays, and coinsurance in your health plan.

MORE 

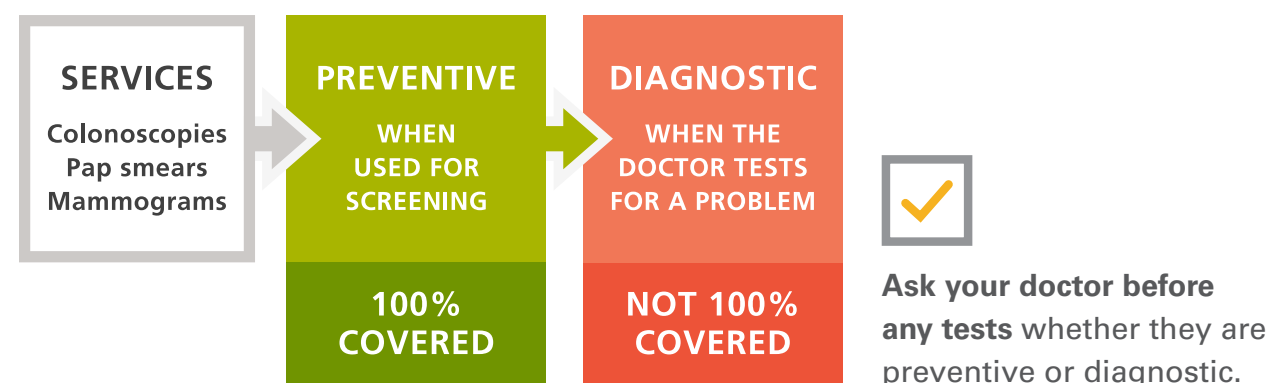


► **Preventive vs. diagnostic.** Some tests are considered preventive before a condition is suspected, but “diagnostic” if a condition is suspected or has already been diagnosed. Again, you may be responsible for paying for part of the cost of diagnostic tests.

For example, if you have your first cholesterol test, that would be considered preventive. But if that test detected an unhealthy cholesterol level that needed to be monitored over time, subsequent follow-up testing would be considered diagnostic.

Another example is a mammogram or breast cancer screening. If an initial screening mammogram detected a possible breast lump, subsequent mammograms would be considered diagnostic rather than preventive.

Some common medical services can be preventive or diagnostic.



Log in and check your preventive tip sheet to understand what is covered.

Preventive Benefit Basics

- 1 Get regular preventive-care exams.
- 2 Print and take your preventive benefits list with you to the doctor. It can serve as guide if you want to talk to the doctor about tests they might run and whether those tests are preventive or not.
- 3 Know that after you have been diagnosed with a medical condition, tests to monitor that same condition are no longer considered preventive benefits.
- 4 If you bring up another condition during your preventive exam your doctor may have to schedule a separate exam for you. The time they have allotted is to ensure you have a thorough preventive examination.

BMI is more than just a number

Next time you or your child are at the doctor, ask them to measure your body mass index, or BMI. BMI is based on both height and weight and is a more in-depth health gauge than weight alone. It lets you know if you could be at a higher risk for diseases that can often be prevented with lifestyle changes.

Your BMI indicates whether you are normal, underweight, overweight, or obese. Normal range is 18.5–24.9. An above normal number may put you at risk for many illnesses, including

heart disease, high blood pressure, diabetes, and some cancers. Below normal numbers may mean you are malnourished. Be sure to talk to your doctor about what your BMI means for you.

If you are very muscular or have very little muscle, your BMI measure may not be accurate, since muscle weighs more than fat.

More information is available from the [National Heart, Lung and Blood Institute](#) and the [Centers for Disease Control and Prevention](#).

PREVENTIVE BENEFITS 101 for kids of all ages



According to the National Retail Federation, families with school-age children spend an average of more than \$600 on back-to-school clothes, supplies, and electronics each year. That's a big pill to swallow for many families.

So how about some smart medicine that will have little or no out-of-pocket cost for you? It's your kids' preventive healthcare benefits. Things like annual checkups, vaccinations, and screenings for vision, hearing, oral health, and obesity.

Log in at premera.com to see our schedule of suggested preventive-care services for children and teens. Your doctor will also know which vaccinations and screenings are appropriate for your child.

While many parents focus on getting the required sports physicals, a more comprehensive exam every year is in order for kids up to age 19.

"Children are developing and growing every year," says Dr. Chelle Moat, medical director for Premera. "During a checkup their healthcare provider has time to gain insights into the child's overall

health and development. They can detect things a parent might not spot or that a teenager might not be willing to discuss with their parent—things like drinking, smoking, drugs, sexual activity, and depression."

Immunizations are the single most important way you can protect your child against serious and sometimes deadly diseases. Childhood diseases such as measles are making a comeback, so getting immunizations done on schedule is important.

Many of the diseases that vaccines prevent can't be treated or cured, and many of them are especially dangerous for infants and young kids. Even one infected person can cause an outbreak of disease.

School starts soon, so don't delay. Use your kids' preventive benefits to protect their health all the way around and help them get off to a healthy start this school year.

Missing vaccination records?

Many doctors use the Washington state **Immunization Information System**. If you can't get your records from your doctor directly, you can request them from the state system.

THE FLU SHOT

a preventive benefit

POWERHOUSE

Getting a flu shot each year is the first and best way to protect against influenza.

There are two reasons to get it done:

Flu viruses are always changing, so the flu vaccine may be updated from one season to the next to protect against that particular year's likely flu virus manifestation.

Immunity declines over time, so getting the shot each year is best for optimal protection.

The U.S. Centers for Disease Control (CDC) recommends that everyone who is at least 6 months of age get a flu vaccine this season. According to the CDC, during a regular flu season (October–May), about 90 percent of flu-related deaths occur in people 65 years and older. Young children, ages 5 and younger, are also highly susceptible to the nasty complications of the flu.

This vaccine is part of your preventive benefits so there will be little or no cost to you if you get it from an in-network doctor's office or



pharmacy. Don't delay. Flu vaccination should begin soon after the vaccine becomes available, ideally by October, but it is not too late to get the vaccines in December or January.

If anyone in your family doesn't like needles, ask about the mist form of the vaccine, which is typically approved for people ages 2–49.

Flu Fast Facts*

- You cannot get the flu from the influenza vaccine.
- Flu is more than just a nuisance. It can hospitalize you.
- The timing and severity of influenza seasons are unpredictable. Get the vaccine as soon as it becomes available.

RESOURCES

Test your flu knowledge with this fun little **Flu I.Q. Widget** from the CDC. ▶

flu.gov

cdc.gov/flu

* Centers for Disease Control, <http://www.cdc.gov/flu/>

Over the course of an average U.S. flu season

15,000+ lives
COULD BE SAVED

WITH **90%** VACCINATION*
COVERAGE

BUT I'm a GUY

Really, an annual checkup wasn't that bad after all

Dan is one of those friendly tech support guys you're glad to see coming when glitchy computer problems pop up at work. He's also a long-time Seattleite who plays and coaches his child's soccer team in the Laurelhurst/View Ridge/Ravenna soccer league. Busy with job, wife, kids, he's got a lot in common with many men out there. And like them, he puts off going to the doctor for a preventive-care exam.

As Dan's 44th birthday approached, he knew it was time to just get it over with. "Guys put off going to the doctor unless they're sick. Now I'm in my 40s and I decided to talk to a doctor friend of mine to learn if getting a checkup was a good idea for me. The answer was an unequivocal YES. So I went," said Dan.

Dan got his exam, including some routine blood tests. A couple of things were a little off, but nothing he didn't anticipate. Overall he was glad he did the preventive visit because it didn't cost him anything, and it gave him some peace of mind about his health.

"For me my preventive exam was the beginning of my health



maintenance plan as I get into middle age. I'm kinda done just getting through things and wanted the peace of mind knowing I'm OK. And if I wasn't OK, I know early detection is the key to doing something about a more serious situation. It gives me a chance to do something about it."

What's Dan's advice to other men? "Don't be relaxed about your health. You got the preventive benefits, go talk to your doctor, don't be afraid to ask questions. Really, the checkup isn't bad at all!"

Catching up with Christopher

We're happy to report that after playing 18 shows in three days at the Sasquatch music festival over Memorial Day weekend, Christopher, the member we profiled in the spring edition of *Premera for Your Health*, got his first preventive care checkup in 12 years.

"The doctor says I'm healthy as a whistle," said Christopher, bass player in the band Super Geek League. "I was pretty sure

I was fine, but it was really good to get confirmation on that. The whole thing was easy and it didn't cost me anything either."

He was able to get a health plan for the first time in many years due to the Affordable Care Act, and is happy with his choice of Premera. To that we say, "Rock on Christopher."

[Read Christopher's profile ▶](#)

HOT, SPICY SWEET AND SAVORY

A nutritional support system to suit many tastes

We hear a lot about nutrition these days, but the news is often confusing or even contradictory. Even the most avid reader of food labels can find themselves puzzled by what's in and what's out or how to evaluate a food's salt and sugar content.

If you want help improving your diet and eating habits, your first step is to talk to your primary care doctor, and perhaps ask for a referral to see a dietitian. It doesn't matter if you are the picture of health or need to lose more than a few pounds, it's definitely worth asking about. The dietitian will give you starting points and guidelines to help keep your nutrition on the right side of healthy.



We offer several other resources to support you in healthy eating:



Serve it Up! is a website and app you can use to create healthy shopping lists based on 100,000 foods found in grocery stores. It's also loaded with healthy recipes. Yellow rice and lentils anyone?



JUICE is an app that lets you quickly and easily record and reflect on your daily behaviors in a lighthearted way in the areas of nutrition, sleep, and exercise, and track those against your daily energy level.

If you've been diagnosed with diabetes, heart failure, coronary artery disease, COPD, or asthma, you can receive nutritional counseling from one of our health coaches for no extra cost. Our health coaches are trained to help you learn how to eat better to maintain a healthy weight, and improve blood pressure, cholesterol, and blood sugars. Your doctor can refer you to our coaches, or you can call Customer Service and ask about getting the self-referral process going.

FROM CRISIS TO GETTING YOUR LIFE BACK



Watch Lisa's video

to learn more about what case managers do.

Case managers offer extra support when serious illness hits

If you or a family member suffer a serious illness or injury—a heart attack, complex cancer, or car accident, for example—life can suddenly get pretty overwhelming for the entire family.

That's when Premera's Case Management team swings into action for you.

Case managers are licensed healthcare professionals, such as registered nurses and behavioral health counselors, who specialize in addressing complex medical needs. But their help may go beyond just medical. Their primary role is to listen to your concerns and address any issues that might get in the way of you or your family member getting better. That might include helping you understand the diagnosis and treatment plan and helping you navigate the

healthcare system. But it might also include things like helping you get transportation to and from the doctor's office, child care, or financial assistance.

Complex health situations can also take an emotional toll on both the patient and family members. Our case managers are trained to watch for depression, anxiety, or other signs of difficulty coping with the situation, and they will help you get the support you need.

Case management, a covered benefit in most of Premera's health plans, is especially helpful when stress is running high, you don't feel well, and medical information is coming at you from all directions.

"We have the expertise and time to make medical information understandable to people who are not medically savvy," says Lisa Schessler, senior team lead for Case Management. "We also teach members how to advocate for themselves so they get the information they need to make good decisions about their care."

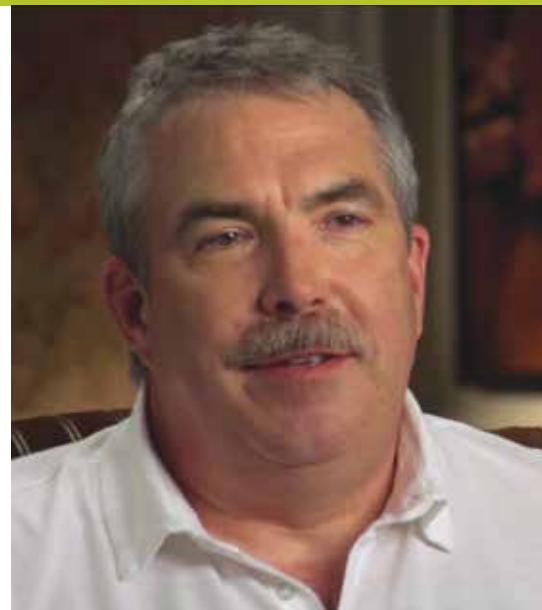
MORE 


▶ Greg's story

"I had a heart attack, and also blew a hole through the chambers of my heart, which took me to a whole other level," says Premera member Greg P. "Premera provided a nursing case manager who worked with my wife through my long recovery. The whole focus was 'let's get Greg better.' That's exactly what my wife and I needed at that time—information and answers that could help her make the correct decisions for me with my doctors while I was in, and after I got home from, the hospital."

With the help of his wife, doctors, and case manager, Greg got well enough in time to walk his youngest daughter down the aisle at her wedding.

Case managers are here to help. For more information or to speak with a case manager, please call **888-742-1479**.



 **Watch this video** to learn more about Greg's story.

"I didn't really expect my insurance company to be a partner. Premera stepped up... that's a partnership."

Case managers are your advocate

They look at your entire health picture and:

- Address any roadblocks that prevent you getting the care you need and connect you with community support, such as transportation, child care, financial assistance, and counseling
- Help you understand your health plan's coverage
- Help you coordinate your multiple healthcare services and work with your doctor to fill any gaps in care they detect
- Suggest questions for your doctor and tests to ask about
- Anticipate what you may need at home after you are discharged from the hospital
- Teach you what you need to know so you can recover at home and not have to go back to the hospital



Want to help families get healthier—and win \$5,000?

Through Premera's Innovate to Motivate Challenge, we're looking for a winning strategy to encourage family decision-makers to choose healthier food and lifestyles, and change family behavior.

Submit your proposal before midnight (Eastern time) on Sept. 8, 2014.

Find more information at **Innovate to Motivate InnoCentive Challenge**.

See YOU THERE



Premera Cares

TWO EVENTS CLOSE TO OUR HEART

Oct. 4 Seattle

Step Out: Walk to Stop Diabetes

The Puget Sound chapter of the American Diabetes Association is a prizefighter in preventing one of the most common chronic illnesses in our community. We ask you to join us in supporting its work by walking or contributing to the annual Step Out: Walk to Stop Diabetes campaign.

stepout.diabetes.org

Oct. 11 Seattle

Puget Sound Heart & Stroke Walk

Walk with us to support the very real and positive impacts the American Heart Association has on our community's health. Last year more than 500 Premera employees walked and raised nearly \$95,000. This year, the sky's the limit!

pugetsoundheartwalk.kintera.org

Calling all Hawks fans!

Interested in winning Seahawks tickets? Just share a pic showing us how you stay fit during football season. Go to the Premera [Facebook](#) page to post your photo in the #FitHawksFan contest, and enter to win four tickets to a Seahawks home game! Contest runs Aug. 26–Oct. 5.

Sept. 20 Bellingham

Bellingham Traverse

Solo, tandem, and relay teams will challenge themselves with a 5.5-mile run, 6-mile mountain bike, 18-mile road bike, 3.4-mile trail run, 3.6-mile paddle, and 0.65-mile team trek to the Boundary Bay Brewery finish line.

recreationnorthwest.org

Sept. 27 Okanogan

Autumn Leaf Walk/Run

Okanogan Valley in the fall is gorgeous, so get out there and be a part of this 1-mile, 5K, and 10K walk/run. Registration is by donation or boxes of dried goods to benefit the local food bank. autumnleafrun.com

Oct. 4 Yakima

Pirate Plunder Adventure Race

A 4-plus-mile obstacle course race that combines challenging terrain with 16 obstacles to test your strength, stamina, and love of mud.

pirateplunderrace.com

Oct. 11–12 Long Beach

One Sky, One World Kite Fly for Peace

Come fly your kite with the World Kite Museum as it joins people all over the globe to promote international friendship and peace. Participants can bring homemade kites or purchased ones. kitefestival.com

Oct. 19 Seattle

University of Washington Dawg Dash

Join Premera at the 29th annual running of the Husky fans, in support of student scholarships and higher education. Families, friends, kids, and pets are all welcome for the 10K run, 5K run/walk, and kids' dash. Starting line is on Memorial Way, near Red Square, on the UW campus. [Learn more.](#)

Oct. 25 Federal Way

Freaky 5K Zombie Run

Runners will receive a flag football belt and zombies will attempt to capture your flag. Cross the finish line alive if your flag is still intact. Runners and zombies register at

raceroster.com.

Time for a mammogram?

October is Breast Cancer Awareness Month. And preventive mammograms are covered by your health plan. So go ahead and schedule your mammogram now.

If you're unsure about whether you're due for one, contact your doctor.*

* Centers for Disease Control breast cancer [screening guidelines](#)

HELPFUL RESOURCES

Premera Customer Service

800.722.1471

8 a.m.–5 p.m. Pacific time

Monday–Friday

Find a Doctor

or clinic, hospital, or pharmacy

24-Hour NurseLine

800.841.8343

Free and available 24/7/365

Personal health support

For chronic conditions

healthhelp@premera.com

Prior authorization

What you need to know

Member Discounts

Blog: [Premera News](#)

Pharmacy

Premera Mobile

Track your benefits and claims

Serve it Up!

Healthy eating resources

EveryMove

Earn rewards for physical activity



Talk to us

Do you have a story to share about

your experiences with Premera?

Do you have feedback on

Premera For Your Health? Email

us at TalkToUs@premera.com

Accident, critical care, and life insurance offerings now available!

Premera has selected Washington National Insurance Co.* to complement your medical coverage from Premera. Gain additional financial protection with these supplemental products: accident, critical care, and life insurance. To learn more, contact your producer or email us at addedprotection@premera.com

* Washington National is an independent provider of accident, critical care, and life insurance services that does not provide Blue Cross Blue Shield products or services. Washington National is solely responsible for its products and services.



PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association