

Healthy LifestylesSM

Incentives and support for your well-being





A morning walk with your dog.

A colorful salad with grilled fish for lunch.

Weightlifting twice a week.

Eight hours of sleep each night.

A commitment to live a tobacco-free life.

Check out Healthy Lifestyles today!

Learn how the small steps you take every day can add up

Choices that you make every day play a crucial role in helping you to maintain your health and well-being both tomorrow and in the years ahead.

Independence Blue Cross Healthy Lifestyles programs offer you support and guidance as you strive to live the kind of life that improves your chances of staying well. From giving you incentives to make smart lifestyle choices to providing you with individualized solutions and information for health issues that concern you, Healthy Lifestyles programs are designed with your best interests at heart. Best of all, they're available to you at no additional cost.

The information in this booklet describes all the advantages you'll enjoy as a Healthy Lifestyles participant — get started today and take your first step down the road to better health.

Incentive programs or health care services described in this booklet as part of Healthy Lifestyles are contingent on a member being eligible for coverage at the time of participation and subject to the terms, limitations, and exclusions of his or her health care benefits program. Healthy Lifestyles programs are value-added programs and services; they are not benefits under the health care plan that you purchased and are therefore subject to change without notice.

For more information or to enroll in any of the programs described in this booklet: Visit www.ibxpress.com or call **1-800-ASK-BLUE** Monday through Friday, 8 a.m. to 5 p.m. ET (TDD 1-888-857-4816).



“An ounce of prevention is worth a pound of cure.”

Benjamin Franklin

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Fitness Program

Get up to \$150 back for joining and using a gym



Among other things, regular physical activity can help you reduce cholesterol and high blood pressure, manage your weight, maintain bone strength and muscle tone, and even boost your mood.

The Fitness Program helps you stay motivated by offering you big incentives to adopt a more active life. After you enroll in the fitness program and complete 120 workouts in 365 days, you'll be eligible for a reimbursement of up to \$150.

How do I get started?

- 1. Choose an approved fitness center.** Refer to page 3 for information about selecting an approved facility.
- 2. Enroll in the Fitness Program.** Log on to www.ibxpress.com and select *Health & Wellness*. Choose *Fitness Program* under *Discounts & Reimbursements*. Or call us at 1-800-ASK-BLUE. TDD/TTY users may call 1-888-857-4816.
- 3. Record your workouts.** Record each workout using one of the methods listed on page 3. After you complete 120 workouts, you won't need to record workouts again until your anniversary date,¹ when we will automatically re-enroll you in the Fitness Program.

- 4. Request your reimbursement.²** Send to us the following:

- a completed reimbursement form (located on page 25);
- proof of payment, such as a fitness facility receipt or member contract;
- if you *do not* use the telephone system: send a record of your workouts (the handbook or a computer printout of your workouts from your gym).

Mail your form and documentation to:

Independence Blue Cross
Healthy Lifestyles Fitness Program
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

What else do I need to know?

Selecting an approved fitness center

The Fitness Program rewards you for incorporating a well-rounded exercise program into your routine. To be eligible for the fitness center reimbursement, you must choose a full-service facility that offers a variety of cardiovascular, flexibility, and resistance training in a supervised setting.

Eligible facilities

Full-service fitness centers generally feature most of the following amenities:

- group exercise classes (aerobics, spinning, body sculpting, etc.)
- resistance training equipment
- free weights
- cardiovascular training equipment (e.g. treadmills, stationary bicycles, stair climbers)
- pool for swimming laps
- track for running/walking

Ineligible facilities

Examples of ineligible programs/facilities include:

- tennis/squash/racquetball
- basketball
- golf
- Pilates/yoga class
- martial arts/karate class
- sports leagues
- swim clubs
- dance instruction
- outdoor “boot camp” style program

Membership at athletic clubs that focus primarily on a single competitive or recreational sports activity will not qualify for the reimbursement because they generally don’t provide you with the facilities to practice all the components of a balanced exercise program.

Recording your workouts

To receive your reimbursement, record your workout each time you visit your gym. You may record only one workout per day with a minimum of eight hours between logged workouts. If you exercise at a facility other than your usual gym, record your visit by requesting a computer printout or logging it in the *Healthy Lifestyles Fitness Handbook*.



Use the recording method that’s best for you:

Telephone. If you attend a gym that participates in the Healthy Lifestyles fitness network, you can record your workouts through an automated system on a phone designated by the gym.

Handbook. Print the *Healthy Lifestyles Fitness Handbook* from www.ibxpress.com and take it with you for each gym visit. Ask an employee to date and sign the handbook to record your workout. This is also the handbook you should use to log workouts at facilities other than your regular gym.

Get out there and move your body: you’ll feel better and enjoy greater health all around.

¹ For the purposes of the Fitness Program, your anniversary date is the date you enrolled with Healthy Lifestyles. Your Fitness Program anniversary date should not be confused with the date you joined the fitness center.

² We will issue only one reimbursement per member per 365-day enrollment period.

The Healthy Lifestyles Fitness program is a value-added program. It is not a benefit under the health care plan you purchased and is, therefore, subject to change without notice. Tracking workouts for purposes of reimbursement cannot be accepted until program enrollment occurs. You are responsible for self-enrolling into the program.

Healthy Weight, Healthy You

Get up to \$200 when you attend an approved weight-loss program



No ever one said weight loss would be easy, but support from others can make the challenges feel more manageable. Enroll in a weight-loss program, and you can get encouragement to stick with it for the long haul. Complete your program and we'll reimburse you up to \$200 annually for program fees.

How do I get started?

1. Select and sign up for an approved weight-loss program.

Refer to page 5 for information about choosing a program.

2. Register for the Healthy Weight, Healthy You program.

Tell us you've signed up for an approved weight-loss program by enrolling in the Healthy Weight, Healthy You program. Select *Health & Wellness* on www.ibxpress.com, then choose *Healthy Weight, Healthy You* under *Discounts & Reimbursements*. Or call 1-800-ASK-BLUE. TDD/TTY users may call 1-888-857-4816.

3. Attend your approved program.

Stick with it. A healthy weight reduces your risk for heart disease, high blood pressure, diabetes, and stroke, just to name a few.

4. Request your reimbursement.

Request your reimbursement no more than 90 days after your anniversary¹ of enrolling in the Healthy Weight, Healthy You program. Send to us the following:

- a completed reimbursement form (located on page 25);
- completed Weight Watchers[®] membership books or receipts from a network hospital-based or youth program.

Mail your form and documentation to:

Independence Blue Cross
Healthy Lifestyles
Weight Management Program
1901 Market Street, P.O. Box 41880
Philadelphia, PA 19101-9131

What else do I need to know?

Selecting an approved weight-loss program

Choose Weight Watchers® and attend weekly meetings, or opt for an approved weight management program based at a network hospital. Some weight management programs for youths under age 18 may also be eligible for reimbursement. If you like, you may join more than one program per year; however, the maximum reimbursement you can receive is \$200 total per year.

Visit www.weightwatchers.com or call 1-800-651-6000 to find a Weight Watchers® location. Find a network hospital in your area by reviewing the provider directory at www.ibxpress.com or by calling our Health Resource Center at 1-800-ASK-BLUE.

For questions about the eligibility of other programs, including programs for individuals under age 18, contact our Health Resource Center.

Additional resources available to you

Visit the *Healthy Weight, Healthy You* section of ibxpress.com for tools that can help you and your family members achieve and maintain your ideal weight.

Available resources include:

- details about free nutrition counseling sessions;²
- information about Health Coaches² and how they can assist you with your weight-management goals;
- answers to frequently asked questions about weight-related health issues;
- sample jogging and walking programs;
- body mass index (BMI) calculator;
- a list of health-related websites.

Obesity among Americans, both adults and children, has doubled over the past two decades. More than half of women age 20 and older and two-thirds of men are overweight or obese.

¹ Your anniversary occurs 365 days after you enrolled in the Healthy Weight, Healthy You program.

² May not apply to all members.

The Healthy Weight, Healthy You program is a value-added program. It is not a benefit under the health care plan you purchased and is, therefore, subject to change without notice.



While a little stress can be positive, spurring you on to greater productivity and helping you to perform better, severe or prolonged stress can actually threaten your health. It's been linked to six of the leading causes of death, including heart disease and cancer.¹

Through Healthy Lifestyles, you can discover ways to let go of stress or transform it into positive energy.

How can Healthy Lifestyles help me reduce stress?

Request a free stress management CD. This audio guide will help you learn to balance your life, manage your stress, and do more in less time. Along with the CD, you'll receive a booklet that describes stress reduction techniques. To request your free CD, complete and return the form in the back of this book.

Practice stress management techniques. Some stress is normal, but too much can affect your quality of life and your health. To loosen the grasp stress has on you, try some of these techniques:

- **Exercise.** Regular physical activity can boost your mood and is one of the most effective stress management techniques.

- **Make choices for a healthier lifestyle.** This includes not smoking, limiting alcohol consumption, and maintaining a healthy diet.
- **Express your feelings.** This is part of the emotional healing process.
- **Write or keep a journal.** Research has proven that expressing one's self in writing is an effective way to reduce stress.
- **Relax.** Take a few deep breaths. Talk to a friend. Practice yoga. Knit. If it calms you down, it fights stress.
- **Get enough sleep.** Your body recovers from the stress of the day while you are asleep.

Make time for sleep

Eight is enough

Getting enough sleep is essential for good health and mental and emotional functioning. It's also critical for safety: the National Highway Traffic Safety Administration says drowsiness causes more than 100,000 traffic accidents a year. So how much sleep is enough? The amount will vary by individual, but on average, most adults need about eight hours per night. To calculate the amount that's right for you, figure out how long you need to sleep until you can awaken without an alarm clock and feel fully rested.

Tips for better sleep

According to National Sleep Foundation surveys, 60 percent of adults said they have sleep problems at least a few nights a week. And more than 40 percent of adults surveyed reported daytime sleepiness severe enough to interfere with their daily activities at least a few days each month.² If you find yourself in this same boat, consider trying these techniques to help you sleep better:

- **Avoid caffeine and nicotine.** Both are stimulants, which can keep you from falling asleep.
- **Avoid alcohol.** Alcohol might help you relax and fall asleep, but it causes disruptions throughout the night.
- **Limit food and beverages before bedtime.** A full stomach can make you less comfortable going to sleep, especially if you have a heavy meal, eat spicy food, or drink lots of fluids.
- **Exercise.** Exercise contributes to better sleep, provided you don't do it just before going to bed.
- **Use bedtime relaxation techniques.** A relaxing, routine activity, such as a warm bath, reading, or listening to music, may make falling asleep easier.
- **Create a sleep-promoting environment.** Keep your bedroom cool, quiet, dark, and free of noise and bright lights. Your mattress should be comfortable and supportive.
- **Keep a regular sleep calendar.** Perhaps you've heard of "circadian rhythms" — your body's sense of the 24-hour clock. Your body wants to sleep between midnight and 6 a.m., even if you work the night shift.



Once a state of short-term emotional strain that prepared us to fight or flee when threatened with danger, stress has become a more commonplace fixture in our lives.

¹ Cary L. Cooper, *Handbook of Stress Medicine and Health*, CRC Press, London, 2005.

² National Sleep Foundation, www.sleepfoundation.org.

Tobacco Cessation

Get up to \$200 back when you complete a program to help you quit



Quitting isn't easy, and many people try more than once before they succeed. To help you quit for good, Healthy Lifestyles will reimburse you up to \$200 for completing a tobacco cessation program.

If you're 18 or older and your program costs less than \$200, you may apply the difference toward reimbursement of nicotine replacement products or medications prescribed to you to help you quit.¹

How do I get started?

- 1. Select and sign up for a program to help you quit.** Refer to page 9 for information about selecting a program that will work for you.
- 2. Tell us you've registered for a tobacco cessation program.** Tell us you're ready to quit by enrolling for the Tobacco Cessation incentive. Log on to www.ibxpress.com and select *Health & Wellness*. Then, choose *Tobacco Cessation* under *Discounts & Reimbursements*. Or call 1-800-ASK-BLUE. TDD/TTY users may call 1-888-857-4816.
- 3. Complete your participation in the approved program.**

- 4. Request your reimbursement.** Send to us the following:

- a completed reimbursement form (located in the back of this book);
- a description of your program;
- proof of your enrollment;
- all program receipts and receipts for nicotine replacement or other medications prescribed to you to help you quit.¹

Mail your form and documentation to:
Independence Blue Cross
Healthy Lifestyles Tobacco Cessation Program
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

What else do I need to know?

Selecting a tobacco cessation program

No matter who you are, you can find a program that will give you the type of support and encouragement you need to kick the habit. Eligible programs include those that focus on behavior modification and provide frequent and regular support such as weekly meetings or telephone-based sessions.²

To help you locate the program that's right for you, ibxpress.com has compiled a list of regionally and nationally recognized programs offered in your area with descriptions for each. You'll discover the wide variety of choices offered, including group-support style programs and programs that offer more individualized attention. You can even find out which ones will help you learn to manage stress, avoid weight gain, and overcome the barriers to quitting.

Many hospitals also lead smoking cessation programs. If you prefer this option, check with the network hospitals in your area. You can find a network hospital in your area by reviewing the provider directory at www.ibxpress.com or by calling our Health Resource Center at 1-800-ASK-BLUE.

Quitting other forms of tobacco

There are 28 known cancer-causing substances in chewing tobacco, spit tobacco, and other smokeless tobacco products. All smokeless tobacco contains nicotine, so it's just as addictive as cigarettes. And if you use any form of smokeless tobacco, you put yourself at an increased risk for serious health conditions including tooth decay, gum disease, and oral cancers of the lip, tongue, cheeks, gums, throat, and floor and roof of your mouth. So if you're using smokeless tobacco, make a commitment to quit today. Many of the smoking cessation programs that are eligible for our reimbursement also support individuals who want to quit using smokeless tobacco.

Support is available from the National Cancer Institute

Even if you're just starting to think about quitting, request a free copy of *Clearing the Air*, a self-study booklet from the National Cancer Institute that will help you mentally prepare for and begin your tobacco-free life. You'll learn to anticipate and plan for the challenges you'll face while quitting, including techniques for fighting the urge to smoke, methods for avoiding temptation, and ways to avoid weight gain. Complete the order form in the back of the booklet, or contact us at 1-800-ASK-BLUE Monday through Friday, 8 a.m. to 5 p.m. ET. TDD/TTY users may call 1-888-857-4816.



If you're pregnant and enrolled in our Baby BluePrints program, call Healthy Lifestyles to inquire about our free tobacco cessation program.

¹ Copayments, deductibles, and coinsurance fees are not eligible for reimbursement.

² Programs involving hypnosis, acupuncture, or herbal and dietary supplements are not eligible for reimbursement.



The best way to live and stay healthy is to prevent health problems before they surface. Yet no matter how well you take care of yourself, the effects of heredity, the environment, and other factors mean you could still get sick.

That's where early detection comes in. By scheduling regular health screenings, you're more likely to identify and treat a potential problem during its early stages. And early detection and early treatment mean you have the best chances for a complete recovery.

Knowledge is power

We've listed the most important health screenings for women and men on the following pages. Information is your best first line of defense, so ibxpress.com also offers articles about the health conditions these screenings identify. You'll learn about risk factors, prevention, screening, and more, so you'll understand how these tests can help keep you healthy.

Wellness Guidelines

Turn your knowledge into action by checking out our Wellness Guidelines, which will help you remember when to schedule nationally recommended health screenings. Print a copy at

www.ibxpress.com (found under the *Health & Wellness Programs* tab and then *Early Detection* page), or request a free copy at 1-800-ASK-BLUE. Share these guidelines with your health care provider to determine how to add preventive screenings into your wellness plan.

In the event your screenings do what they're intended to do and detect a change in your health, know that you're not alone. Our ConnectionsSM Health Management Programs¹ can offer you information and support to make health decisions that are right for you. To learn more, turn to page 22.



Screenings for men

Cholesterol

High cholesterol increases your risk for heart disease, heart attack, and stroke. Fortunately, it's also a risk you can control through diet, exercise, and other healthy lifestyle changes. If these changes don't completely normalize your blood fats, medication can also help. Starting at age 20, adults should have their cholesterol checked every five years.

Colorectal cancer

Colorectal cancer is cancer that begins in the large intestine or rectum. It is the third leading cause of cancer death among men in the United States, but with early diagnosis and treatment, the five-year survival rate is greater than 90 percent. For persons of average risk, screening should begin at age 50. Several methods exist to detect colorectal cancer. The

frequency of screening depends on the screening method used.

Prostate cancer

According to the American Cancer Society, one in 36 men will die of prostate cancer, making it the second leading cause of cancer death among men worldwide. Prostate cancer often does not cause symptoms for many years, so by the time symptoms occur, the disease may have spread beyond the prostate. Starting at age 50, discuss screening options with your health care provider.

Abdominal aortic aneurysm (AAA)

An undetected aneurysm that bursts can be deadly. Due to the major risk associated with AAA, screening is recommended once for men aged 65 – 75 who have *ever* smoked. Screening is done using an ultrasound.

Diabetes

Diabetes is one of the leading causes of death and disability in the United States. Diabetes is when the body cannot produce or use insulin properly and high blood glucose or sugar levels result. There are three main types of diabetes: type 1, type 2, and gestational diabetes (diabetes during pregnancy). Type 2 diabetes is the most common type of diabetes. All adults beginning at age 45 should be screened for diabetes every 3 years. Adults should be screened earlier or more often if they are overweight or obese and have additional risk factors including family history, high blood pressure, abnormal cholesterol test, and women who had gestational diabetes. Discuss your risk factors with your health care provider.

¹ The Connections Health Management Programs are available to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.



Screenings for women

Chlamydia

According to the Centers for Disease Control and Prevention (CDC), chlamydia is the most frequently reported bacterial sexually transmitted disease in the United States today.

Chlamydia spreads through unprotected sex with an infected person or can pass from mother to infant during childbirth. All sexually active females age 25 and under and pregnant women should be screened. Because symptoms are often absent, screening is important for anyone who could be exposed. When symptoms do occur, they can include abnormal genital discharge or bleeding and pain or burning during urination. Left untreated, chlamydia can cause pelvic inflammatory disease, chronic pelvic pain, and even infertility. Screening for women consists of a simple

vaginal/cervical swab or urine test. Once diagnosed, chlamydia can be treated and cured easily with antibiotics.

Cholesterol

High cholesterol increases your risk for heart disease, heart attack, and stroke. Fortunately, it's also a risk you can control through diet, exercise, and other healthy lifestyle changes. If these changes don't completely normalize your blood fats, medication can also help. Starting at age 20, adults should have their cholesterol checked every five years.

Breast cancer

According to the American Cancer Society, one in eight women will develop invasive breast cancer. Early detection gives the best chance for successful treatment and full recovery. Routine mammograms are recommended for women age 40 and older. Discuss clinical breast examination

by a doctor or nurse and self-examination with your health care provider.

Cervical cancer and human papillomavirus (HPV)

A Pap test consists of a simple, painless vaginal swab and is the best way to screen for precancerous cell changes that could develop into cervical cancer. This precancerous condition can be caused by infection from a virus called HPV. A Pap test can usually show whether you have any abnormal cell changes. Your regular health care provider can administer the Pap test during a stand-alone appointment or as part of your routine physical. Pap screening is recommended starting at age 21; then every two years until age 30.

If you are age 30 or older and have had several consecutive normal Pap tests, you may have an alternative to more frequent Pap tests. With this option, you will receive a standard or liquid-based Pap test every three years



in conjunction with an HPV DNA test. Discuss this option with your health care provider to determine if this alternative is right for you.

Colorectal cancer

Colorectal cancer is cancer that begins in the large intestine or rectum. It is one of the leading causes of cancer death in the United States, but with early diagnosis and treatment, the five-year survival rate is greater than 90 percent. For persons at average risk, screening should begin at age 50. Several methods exist to detect colorectal cancer. The frequency of screening depends on the screening method used.

Osteoporosis

Osteoporosis is the thinning of bones resulting in the loss of bone density over time. Bones are then weaker, more brittle, and more likely to break, even without injury. There are several methods used to measure bone density, which is the screening for osteoporosis. All women should begin routine

screening at age 65. Women with an increased risk for fractures may begin screening at age 60. In addition to talking with your doctor, you can learn more about osteoporosis at www.ibxpress.com.

Diabetes

Diabetes is one of the leading causes of death and disability in the United States. Diabetes is when the body cannot produce or use insulin properly and high blood glucose or sugar levels result. There are three main types of diabetes: type 1, type 2, and gestational diabetes (diabetes during pregnancy). Type 2 diabetes is the most common type of diabetes. All adults beginning at age 45 should be screened for diabetes every 3 years. Adults should be screened earlier or more often if they are overweight or obese and have additional risk factors including family history, high blood pressure, abnormal cholesterol test, and women who had gestational diabetes. Discuss your risk factors with your health care provider.

Hormonal changes from menopause increase women's risk for osteoporosis, heart disease, stroke, and some cancers. Women should, therefore, be especially careful to protect their health at this phase in their lives.



Every day, 365 days a year, you make important decisions about your health and the health of your loved ones. To help you with those decisions, IBC offers Blue365, a value-added program that gives you access to special savings on health-related products and services from leading national companies.

Being healthy includes having peace of mind, feeling in control, and enjoying an active lifestyle. That is why Blue365 complements your health coverage by giving you exclusive access to savings that can make being healthy a little easier.



Take advantage of Blue365 for free

As an IBC member, you are automatically eligible for Blue365. Simply navigate to the Blue365 website through the Health & Wellness section of ibxpress.com, and you can take advantage of the exclusive discounts from leading, national brands — all included at no cost to you as part of the Healthy Lifestyles programs.¹

Savings and resources from national health and wellness leaders

To make it easier for you to adopt and keep healthy habits, discounts are available for fitness centers, nutrition and weight management programs, laser vision correction, alternative medicine, parent and senior care, hearing aids, and healthy travel.

Some of the participating Blue365 companies are:

- Beltone[™]
- EB Brands[™]
- eDiets[®]
- FitnessCoach.com[™]
- LasikPlus[®]
- QualSight[®]
- Reebok[®]
- Seniorlink[™]
- Snap Fitness[™]
- TruHearing[®]



Reaching your wellness goals

One of the best ways you can stay healthy is for you to make the right wellness decisions, and Blue365 can help.

Blue365 empowers you to make healthy decisions for yourself and your loved ones by offering:

- discounts on weight-loss and nutrition programs;
- access to a tailored, personal walking/fitness program;

- savings on elective procedures like laser vision correction;
- information on eldercare and caregiver options for parents and dependent family members;
- information to help plan for health care in retirement and learn about Medicare and long-term care insurance.

Combining Blue365 with other incentives

While enjoying the benefits of Blue365, you can still take advantage of our other member programs. For example, you can receive discounts on fitness-related products through Blue365 and also enroll in our Healthy Lifestyles Fitness Program, which offers a reimbursement to qualifying members.²



¹ Most discounts are free; some participating vendors may require an annual fee before discounts may be used. See www.ibxpress.com for more details on Blue365. The products and services described on these pages are neither offered nor guaranteed under the IBC contract with the Medicare program but are made available to all enrollees who are IBC members. Should a problem arise with any value-added item or service, please call the IBC Health Resource Center for assistance at 1-800-ASK-BLUE (select prompt 1 for member information, then select prompt 4 for Healthy Lifestyles).

² Healthy Lifestyles programs, including the Fitness Program, are available to most members. Call the Health Resource Center at 1-800-ASK-BLUE (1-800-275-2583) to find out if you are eligible.

Note: Blue365 offers access to savings on products that members may purchase directly from independent vendors. Blue365 does not include products covered under your IBC health plans or any applicable federal health care program. To find out what is covered under your policy, call IBC at 1-800-ASK-BLUE. The Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither BCBSA nor IBC recommends, endorses, warrants, or guarantees any specific Blue365 service, vendor, or product. For more information about Blue365, go to www.ibxpress.com. The products and services described herein are neither offered nor guaranteed under Independence Blue Cross's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process.

Safety Program

Get up to \$25 back when you take a safety or first-aid course or buy a bike helmet



Wear your seatbelt. Look both ways before you cross the street. Keep sharp objects out of the reach of children. Many of us follow common precautions like these to protect ourselves from hurt or injury.

To encourage you to increase the techniques you use to keep yourself and your family safe, we'll reimburse you up to \$25 annually for completing either a first-aid or safety course and up to \$25 for a bicycle helmet for each eligible member of your family.

Register for a first-aid or safety course

Select from courses offered by any of these three national organizations:

American Red Cross. The Red Cross offers courses in first-aid, cardiopulmonary resuscitation (CPR), automated external defibrillator (AED) essentials, sports safety, babysitter's training, and more. To learn about the full range and descriptions of courses offered, visit www.redcross.org or call 1-800-422-7677.

American Heart Association (AHA). AHA courses include Heartsaver® CPR, AED, and first-aid. Two-year certification courses provide instruction on adult/child CPR and AED use and teach emergency responses to choking and medical and injury emergencies. You can

also receive reimbursement for the CPR Anytime™ and Infant CPR Anytime™ self-directed programs, which teach adult, child, and infant CPR, AED use, and emergency responses to choking. These programs are 22 minutes in length and can be shared with loved ones. For details, please visit www.americanheart.org/cpr or call 1-877-AHA-4CPR.

American Safety & Health Institute (ASHI). ASHI is an organization of professional safety and health educators. Its courses include CPR, AED, and a variety of types of first aid. For more information, visit www.ashinstitute.org or call 1-800-246-5101.

Buy a bicycle helmet

Make sure the helmet you choose has a sticker that shows it meets the Consumer Product Safety Commission standard or that it's certified by the Snell Memorial Foundation. You may receive one helmet reimbursement per eligible member per year.

To protect yourself, always wear a helmet when riding a bike or scooter, rollerblading, or skateboarding. Helmets can prevent serious head and brain injuries and can even save your life. In many states, the law requires that kids younger than a certain age wear a helmet when riding a bike. In Pennsylvania, the law applies to kids younger than 12; in New Jersey, 17 and younger; and in Delaware, 16 and younger. If you have an infant, ask your doctor when the baby's neck will be strong enough to support a helmet.

Get reimbursed¹

Mail your receipt and a completed reimbursement form (located in the back of this booklet) to the following address within 90 days of completing a course or purchasing a helmet:

Independence Blue Cross
Healthy Lifestyles Safety Program
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

Learn more about safety

Get more information about how to prevent injuries and respond to emergencies — everything from buying a car seat to responding to a poisoning — at www.ibxpress.com.



To protect yourself, always wear a helmet when riding a bike or scooter, rollerblading, or skateboarding. Helmets can prevent serious head and brain injuries and can even save your life.

¹ We will issue only one course reimbursement per member per 365-day program period. You must be a member of an Independence Blue Cross health plan at the time of course enrollment and completion in order to receive your reimbursement. We will not reimburse you if information is falsified. For bicycle helmets, you may receive one helmet reimbursement per member per 365-day period (based on purchase date).



Despite the advances in modern medicine, you're still the one with the greatest influence over the quality and length of your life. In fact, your daily choices affect your long-term health and well-being more than anything else.

The family health resources provide you with information about important health issues and give you the tools and support you need to make smart lifestyle choices for yourself and your family.

Case management

When you or one of your covered dependents is facing a serious/complex illness or medical condition, an Independence Blue Cross case manager is there to help. A case manager is a licensed registered nurse who will work directly with you and your health care provider to achieve optimal level of wellness and functional capability during your time of need.

A case manager can help you understand your condition, learn skills to keep yourself as healthy as possible, learn about your medications, manage your symptoms and side effects of treatments, stay on track with your health care provider's plan of care, transition between hospital and home, cope with the

emotional impact of your illness or condition, and find support groups and community resources.

If you feel you need help from a case manager, call 1-800-313-8628 or 215-567-3570. Leave a message and someone will get back to you. You may also submit a consultation request at www.ibxpress.com.

Wellness Guidelines

One of the best ways to stay well is to take advantage of the preventive care your health benefit plan offers, such as routine physicals, immunizations, and health screenings. To help you keep track of which preventive services you and your family members should receive and how often, refer to our Wellness Guidelines.

The Wellness Guidelines are based on national preventive care recommendations. Share these guidelines with your regular health care provider so, together, you can determine how best to incorporate them into your overall wellness plan.

Check out the Wellness Guidelines at www.ibxpress.com select the *Health & Wellness Programs* tab and then *Early Detection*, or request a free copy by calling 1-800-ASK-BLUE.

Website for adolescents and their parents

Adolescence is a time when many children begin to cultivate the health habits they'll carry with them for the rest of their lives. To help you take advantage of this opportunity to teach and encourage your pre-teen or teenager to make healthy decisions, visit our new youth website Good 2 B Me at www.ibx.com/good2bme. Good 2 B Me is designed to help children ages 11 – 17 understand how their decisions affect their health and give them the confidence they need to make smart lifestyle decisions. You and your children will find information about:

- immunizations;
- sports and physical activity;
- nutrition and healthy weight;
- body image and eating disorders;
- bullying;
- talking to your parents;
- and many other topics of interest.



The parent section of Good 2 B Me contains exclusive features for parents, from expert advice to help you deal with the challenges of parenting an adolescent or teenager to articles on a wide range of topics that include building self-esteem, forming good eating habits, and addressing substance abuse.

Health resources for adoptive parents and guardians

Whether you're adopting a child or just considering it, you can receive our free health resources booklet by calling us at 1-800-ASK-BLUE or by visiting the *Health & Wellness Programs* tab, then select *Healthy Life*, and then *Family Health* at www.ibxpress.com. The booklet contains information that will help you get ready to welcome and care for your new family member. You'll learn about pre-adoption preparations, bonding with your new child, medical considerations (including pediatric immunizations), child safety, and more.

In the meantime, be sure to add your new son or daughter to your medical insurance coverage. To do so, contact your group's plan administrator or call Customer Service at the telephone number on the back of your medical ID card.

Thinking about pregnancy? You may not know you're pregnant until weeks after you've conceived, so talk with your health care provider now about smart decisions you can make to be prepared.



Babies enter the world with no experience and a lifetime of learning ahead of them. If you're a first-time mom, you might feel you're beginning parenthood in a similar condition. And if you're a practiced parent, you know each new arrival marks the beginning of a fresh adventure.

Baby BluePrints will help you prepare to welcome your baby by providing you with prenatal resources and information about each stage of your pregnancy and your child's development.

Your enrollment in Baby BluePrints is automatic when you or your OB provider notify us that you're pregnant. To get more information or to enroll, call 1-800-598-BABY.

A healthy pregnancy, a healthy start

Baby BluePrints offers you the following tools, resources, and reimbursements so you can feel informed and confident throughout your entire pregnancy:

- an overview of your baby's development during each trimester;
- information about some of the physiological changes you could experience each trimester;
- risk factor identification and periodic health assessments if indicated;
- up to a \$50 reimbursement for attending a parenting class (childbirth preparation, prenatal exercise, education of expectant siblings, etc.);¹
- Mother's Option®, your choice of care after delivery;
- up to \$50 reimbursement for a breast pump;¹
- up to \$100 reimbursement for the services of a lactation consultant;¹
- a free telephone-based tobacco cessation program to help you and/or members of your household with IBC coverage to quit smoking.

Help for high-risk pregnancies

Our risk factor questionnaire can help you and your provider determine whether you might be at risk for premature delivery or medical complications during your pregnancy. If you need special care, our obstetrical nurse case managers will work with you and your physician or midwife every step of the way to help you have the healthiest delivery possible. You can expect individualized education on how to reduce risk factors, as well as coordination of home care services as recommended by your doctor or midwife. If you think your pregnancy could be high-risk, call 1-800-598-BABY.

Add your newborn to your health plan

Enroll your child in your medical benefits plan as soon as possible by talking with your employer's benefits administrator or by calling our Customer Service department. You don't need your child's social security number to start the process: just submit the enrollment paperwork now, and provide us with the number once you have it.

Remember to take care of yourself

Just as your prenatal visits are important for both you and your baby, it is just as important to schedule your postpartum visit four to six weeks after your baby is born.

Support to help you kick the habit

Independence Blue Cross is pleased to offer a program to help pregnant members who are enrolled in Baby BluePrints to quit smoking. We've teamed up with American Specialty Health to provide Quit&Fit® — a free, comprehensive tobacco cessation program. Participants work with a tobacco cessation specialist to create a personally tailored program, which can include the following:

- tobacco cessation manual;
- stress-tobacco connection CD;
- up to four phone sessions per month for 12 months;
- a toll-free phone number for calls anytime for counselor support;
- lifetime access to www.quitandfit.com.



The quitandfit.com website offers online self-guided coaching modules, tools, and trackers for monitoring progress toward meeting goals related to tobacco cessation; articles and video classes on a variety of tobacco cessation topics; and an electronic message center to ask questions, receive electronic guides, and receive support from a tobacco cessation coach. Baby BluePrints participants can enroll in Quit&Fit by calling 1-877-330-2746.

¹You must be an active member at the time of program enrollment, purchase, or redemption. We will issue only one reimbursement per pregnancy.

Health care services described in this brochure are part of the Perinatal Program and are subject to the terms, limitations, and exclusions of your health care benefit program.

American Specialty Health is an independent company.

ConnectionsSM Health Management Programs

Helping you make informed health care decisions



Whether you're up in the middle of the night with a sick child or looking for ways to manage a chronic illness, the Connections Health Management Programs offer resources that can help you get the information and support you need to make the health decisions that are right for you.

Health Coaches

Health Coaches are specially trained health professionals, including nurses, dietitians, and respiratory therapists. They are available 24 hours a day, seven days a week to answer your health-related questions and address your concerns.

Spanish-speaking Health Coaches are also available to speak with members and to send them information written in Spanish. Health Coaches can also use the AT&T Language Line for members who speak a foreign language other than Spanish.

To reach a Health Coach, call 1-800-ASK-BLUE.

Disease management

If you have a chronic condition, such as diabetes or a heart or breathing condition, and need a little extra support, look to our Health Coaches for help. A Health Coach will work side by side with you to help you understand your condition, keep track of your symptoms, provide coping strategies, help you prepare for your next doctor's visit, and offer information and guidance.

Decision support

Many health conditions and problems, such as back or knee pain or breast or prostate cancer, have more than one solution or treatment. That's why it's important to find the treatment that's right for you, your lifestyle, and your values. A Health Coach can help you understand and weigh your options

when you are facing a significant medical decision — from exercise and physical therapy to medication and surgery options — for a variety of conditions. A Health Coach can also mail additional information and videos to you, if appropriate.

Connections provides resources and support for the following:

- asthma
- cardiometabolic risk
- chronic pain
- Chronic Obstructive Pulmonary Disease (COPD)
- coronary heart disease
- diabetes
- fall prevention
- gastroesophageal reflux disease (GERD)
- heart failure
- hypertension
- medication persistence
- migraine
- peptic ulcer disease (PUD)

In addition, members identified with specific complex chronic conditions such as Crohn's disease, multiple sclerosis, Parkinson's disease, and systemic lupus erythematosus are supported by the ConnectionsSM Complex Care Management Program.

Tools and resources

Manage your health and become better informed by visiting the Dialog CenterSM, an online resource available

The Connections Health Management Programs are available to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.



through www.ibxpress.com.

The Dialog Center offers:

- **Secure online messaging center.** Request information from a Health Coach and receive a response within 24 hours.
- **Information and resources.** Learn more about numerous conditions, symptoms, procedures, prevention tips, and treatment options in the Healthwise KnowledgebaseTM, a comprehensive online encyclopedia.¹ The Healthwise Knowledgebase is also available in Spanish as the *Guía de salud práctica Healthwise*[®].
- **Interactive tools.** Use personal health calculators, symptom diaries, medication lists, and questionnaires to assess and keep track of your health.

If you need help accessing www.ibxpress.com or the Dialog Center, call Customer Service at the number on the back of your medical ID card.

For more information about the Connections Health Management Programs, visit www.ibxpress.com. You may also call 1-800-ASK-BLUE.

Decision-making support

Shared Decision-Making[®] videos offer you evidence-based information to help you engage in high-quality decision-making with your doctors. Topics including prostate cancer screening, treatment choices for coronary heart disease, back pain, and end-of-life decisions. Videos also include interviews with patients who have undergone treatments, illustrating the variety of patient perspectives and concerns.

The Shared Decision-Making approach gives you information on your health care options and encourages you to work with your doctor to make the decisions that are best for you.

¹ Healthwise Knowledgebase is a registered trademark of Healthwise, Inc., an independent company.

Quick reference guide

Contact information and program details at a glance

www.ibxpress.com

Log in to register for Healthy Lifestyles incentives and to get additional information about all of the programs described in this booklet. You can also review details about your health plan benefits and medical claims and find providers, links to important forms, and information on general health, safety, and seasonal topics.

IBC Health Resource Center

- 1-800-ASK-BLUE
(1-800-275-2583)
- TDD/TTY: 1-888-857-4816
- Call Monday through Friday, 8 a.m. to 5 p.m. ET.

Enroll in a Healthy Lifestyles Program

Program	Online	Phone
Fitness	www.ibxpress.com Select <i>Health & Wellness Programs</i>	1-800-ASK-BLUE
Healthy Weight, Healthy You		
Tobacco Cessation		
All other program inquiries		

Find a first aid or safety class

Organization	Online	Phone
American Red Cross	www.redcross.org	1-800-422-7677
American Heart Association	www.americanheart.org/cpr	1-877-AHA-4CPR
American Safety & Health Institute	www.ashinstitute.org	1-800-246-5101

Get discounts

Program	Online
Blue365	www.ibxpress.com Select <i>Health & Wellness</i> then <i>Discounts & Reimbursements</i>

Get health management and decision support

Material	Online	Phone
Case Management	www.ibxpress.com Select <i>Health & Wellness Programs</i>	1-800-313-8628 or 215-567-3570
Connections Health Management		1-800-ASK-BLUE
Health Coach		

Request information

Material	Mail	Phone
Adoption booklet	Complete and mail the attached form	1-800-ASK-BLUE
<i>Clearing the Air</i> booklet		
Stress management CD		
Wellness Guidelines		

Healthy Lifestyles Reimbursement and Information Order Form

To request your reimbursement, provide all the information requested on this form and attach required documentation, such as receipts, membership contracts, and enrollment forms. To order free informational materials, mark the check boxes next to the items you want to receive.

For additional reimbursement forms, you may copy this form, download it from www.ibxpress.com, or call Healthy Lifestyles at the number listed at the bottom of this page.

Name: _____

Date of birth: ____ / ____ / ____ Email: _____

Address: _____

City: _____ State: _____ ZIP: _____

Health plan ID # (found on your member ID card): _____

Telephone (day): _____ Telephone (evening): _____

Reimbursement request

I have completed all requirements for the programs indicated below and have attached the required documentation. Please process my reimbursement for: *(Check all that apply.)*

Parenting class

Fitness Program

Breast pump

Healthy Weight, Healthy You

Lactation consultant

Tobacco Cessation
Program start date: ____/____/____

Baby's due date: ____/____/____
or delivery date

First-aid, safety, or CPR class

Bike helmet

Information request

Please send me a free copy of the following materials:
(Check all that apply.)

Adoption booklet

Clearing the Air booklet

Stress management CD

Wellness Guidelines

Total amount of enclosed receipt(s): \$ _____

**Mail your form and
documentation to:**

Independence Blue Cross
Healthy Lifestyles Program
1901 Market Street, P.O. Box 41880
Philadelphia, PA 19101-9131

Questions?

Call Healthy Lifestyles at 1-800-ASK-BLUE, TDD 1-888-857-4813, Monday through Friday, 8 a.m. to 5 p.m. ET.

Incentive programs or health care services described in this booklet as part of Healthy Lifestyles are contingent on a member being eligible for coverage at the time of participation and subject to the terms, limitations, and exclusions of his or her health care benefits program. Healthy Lifestyles programs are value-added programs and services; they are not benefits under the health care plan that you purchased and are therefore subject to change without notice.

You must be a member of an Independence Blue Cross health plan at the time of enrollment and program completion in order to receive your reimbursement. Copayments, deductibles, and coinsurance fees are not eligible for reimbursement. Reimbursement will not be issued if information is falsified.

We're here for you every step of the way



If you have any questions, visit us at www.ibxpress.com. You may also call the Health Resource Center at 1-800-ASK-BLUE, TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 5 p.m ET.



www.ibxpress.com

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