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Stay Healthy This Season

The moment you get that scratchy feeling in your throat, you know what's coming: You've caught a cold or maybe even the flu or COVID-19. But which is it, and how should you handle it? Here are some tips to help you diagnose and treat your illness.

Colds

Colds are likely to include sneezing, congestion, sore throat and a cough. If you have a cold, drink plenty of fluids and get your rest.

Flu

Flu often includes these symptoms:

- Fever
- Cough
- Sore throat
- Congestion
- Aches
- Chills
- Fatigue
- Headache

If you believe you have the flu, talk to your doctor about antiviral drugs. These prescription medications can be used to treat the flu and work best when taken as soon as possible.

COVID-19

COVID-19 may include these symptoms:

- Fever or chills
- Cough
- Shortness of breath
- Fatigue
- Headache and muscle or body aches
- New loss of sense of smell or taste
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhea

Most people who contract COVID-19 experience mild symptoms and are able to recover at home. They should isolate at home to avoid spreading the virus.

Contact your doctor if you are concerned about your symptoms. Seek emergency care if you have trouble breathing, experience pain or pressure in your chest, feel confused or unable to stay awake, or if your lips or face appear bluish in color.

Tips to stay healthy

Why not avoid all these symptoms completely? There are many steps you can take to prevent catching a bug in the first place.

Avoid germs

Illnesses like the flu, COVID-19 and the common cold are spread by germs passed from a sick person to a healthy person. Germs can spread through the air when a sick person coughs or sneezes or through a frequently touched surface, like a doorknob. That's why it's so important to wash your hands frequently.

Wash your hands for at least 20 seconds using soap and water. Take your time and scrub your palms, the backs of your hands, between your fingers and under your fingernails. You don't need antibacterial soap; regular liquid or bar soap will work just fine. Any water temperature will do.

Be sure to wash your hands:

- After using the restroom.
- Before eating and before, during and after food preparation.
- Before and after caring for someone who is sick.
- After touching garbage.
- Before and after treating a cut or wound.

If you can't get to a sink, use hand sanitizer with at least 60 percent alcohol.



Get vaccinated

Studies have found the COVID-19 vaccine to be safe and effective. It is widely available at no cost. The vaccine works by teaching your immune system how to recognize and fight the virus that causes COVID-19.

The vaccine may cause side effects. These usually last no longer than a few days and could include these symptoms:

- Pain, redness or swelling at the injection site
- Headache
- Tiredness
- Muscle pain
- Chills
- Nausea
- Fever

Some vaccines require two doses. Be sure to get your second dose as scheduled. You won't have full immunity until two weeks after your second dose. **To find a vaccination site near you, visit www.vaccines.gov, text your ZIP code to 438829 or call 800-232-0233.**

Vaccines are also effective in preventing the flu. Serious cases of the flu can result in hospitalization or even death, which is why it's so important to get your annual vaccination. The Centers for Disease Control and Prevention* recommends everyone ages 6 months and older get a flu vaccine each year.

When you register for the **FOCUSfwd**® Wellness Incentive Program, you'll receive **five entries** into the **Sweepstakes** for getting your flu vaccine, increasing your chances of winning one of the **\$1,000 quarterly and \$5,000 annual cash rewards**. You'll also be one step closer to completing the **FOCUS Points** program. With **FOCUS Points**, you get rewarded for completing activities that are important to improving your overall health. You'll earn a **\$25 cash reward and 10 entries into the Sweepstakes** when you complete your Personal Health Assessment. Plus, get an additional **\$25 cash reward and 15 entries into the Sweepstakes** when you complete an annual wellness exam, and preventive screening or flu vaccine for a total of **\$50 in cash rewards and 25 entries!**

This cold and flu season, keep yourself and your loved ones safe and healthy by getting vaccinated and slowing the spread of germs.

*The Centers for Disease Control and Prevention is an independent organization that provides health information you may find helpful.





FOCUS_{fw}d Wellness Incentive Program

The **FOCUS_{fw}d** Wellness Incentive Program is designed to help you lead a healthier lifestyle. Complete our **FOCUS Points**, **GET FIT** and **Nutrition** programs and receive **\$80 in rewards**. Plus increase your chances of winning one of the **\$1,000 quarterly** and **\$5,000 annual cash rewards** in our **Sweepstakes**!

\$50

FOCUS Points*

Get a **\$25 cash reward** and **10 entries** into the **Sweepstakes** when you complete your Personal Health Assessment. Plus, get an additional **\$25 cash reward** and **15 entries** into the **Sweepstakes** when you complete an annual wellness exam, and preventive screening or flu vaccine for a total of **\$50 in cash rewards** and **25 entries**!

\$20

GET FIT*

Get up to **\$20 in gift cards** and **25 entries** into the **Sweepstakes** for completing the annual step challenge.

\$10

Nutrition*

Get **\$10 in gift cards** and **25 entries** into the **Sweepstakes** for completing the **Nutrition** program, which helps build and maintain healthy eating habits. You'll also have opportunities to win a **multicooker, blender** or **food processor**.

\$5K

Sweepstakes

Earn entries into the **Sweepstakes** for chances to win one of the **\$1,000 quarterly** and **\$5,000 annual cash rewards** by simply signing up for **FOCUS_{fw}d** and completing any of its programs.

*These are calendar-year programs and will restart annually.

Get started:

1. Visit www.BlueOptionSC.com.
2. Log in to **My Health Toolkit**®.
3. Desktop and tablet users: Select the **Health and Wellness** tab. Mobile users: Select **Benefits**.
4. Select the **FOCUS_{fw}d** Incentive Program link.
5. Enter your email address to be eligible to win.



Get Moving!

Regular physical activity is a key ingredient for health. Not only does exercise benefit your body, it also benefits your mind. Here are just a few of those benefits:

- Helps with weight loss and helps prevent weight gain
- Makes your heart and lungs stronger
- Helps strengthen bones, muscles and joints
- Lowers the risk of heart disease, cancer and Type 2 diabetes
- Helps control blood pressure
- Reduces stress, depression and anxiety

How much exercise do I need?

For maximum benefit, physical activity should be moderate to vigorous in intensity. For good health, get at least 30 minutes of physical activity on most days of the week or 150 minutes per week. To lose weight or prevent weight gain, get 60 to 90 minutes of physical activity on most days of the week or 300 minutes or more per week.

Step up to the GET FIT* challenge in FOCUSfwd

The annual GET FIT step challenge in **FOCUSfwd** rewards you for taking steps toward your exercise goals — an average of 5,500 steps per day, to be exact. By participating, you'll be working toward your daily exercise goals and earning rewards along the way.

To get started:

1. Visit www.BlueOptionSC.com.
2. Log in to My Health Toolkit.
3. Desktop and tablet users: Select the **Health and Wellness** tab. Mobile users: Select **Benefits**.
4. Select the **FOCUSfwd Incentive Program** link.
5. Select **GET FIT**.
6. Within the **GET FIT Challenge Registration**, select **I Want to GET FIT!**
7. Connect your smartphone or activity tracker. For full instructions on connecting your device, check out www.BlueOptionSC.com/deviceintegration.

*GET FIT is a calendar-year program and will restart annually.

Care Management

Ready to get on track with your health but not sure where to start? You don't have to figure it out on your own. Your health plan includes a free program that can help.

What do we offer?

You've decided it's time to make improvements to your health: kick a bad habit, exercise more or switch up your diet. Or maybe you have a chronic health condition and need advice about how to deal with it or help getting medical supplies. Whether you prefer getting assistance on the phone or through a digital, self-service option, we've got you covered!

We offer support for a wide variety of health concerns, from tobacco cessation, stress management and weight management to depression, diabetes, heart disease and cancer. Wherever you are in your health care journey, we can help.

Convenient options

If you prefer a digital, self-paced option, we offer My Health Planner, an app that provides you with a daily checklist to help you meet your health goals, medication and appointment reminders, a fitness tracker and more! If you have more complex health needs and would benefit from telephonic coaching, we offer that, too!

Ready to become a healthier you?

If you qualify for our program, you'll receive an invitation to enroll by text, mail or email. If you have questions, call the care management team at [855-838-5897](tel:855-838-5897).



Start Your Personalized Weight Loss Journey

Changing your eating and exercise habits can be tough. So how do you ensure success? By making slow, gradual changes that can last a lifetime. That's why we offer our members a customized weight management program that uses proven strategies to help you make lasting changes that lead to long-term results.

With Great Expectations® *for Weight Management*, you have access to My Health NovelSM, a personalized program that includes digital tools and support from proven health solutions.

You'll be matched with helpful resources and tools based on your specific health needs. Whether you're interested in starting new healthy habits or maintaining your weight, the weight management program gives you access to health coaching, nutrition guidance, digital tools, group support and more to keep you on track.

How it works:

1. Visit www.BlueOptionSC.com and log in to My Health Toolkit.
2. Select **Benefits**.
3. Select **My Health Novel**.
4. Take a quick, one-minute assessment.
5. You'll receive your recommended program and resources available to you.



My Diabetes Discount Program

Get support from a program that helps pay for your insulin.

If you're one of the millions of people who have insulin prescribed for your diabetes, you know two things:

1. Taking insulin as your doctor prescribes is extremely important to feel better, avoid diabetes complications and, quite possibly, just stay alive.
2. Insulin has gotten very expensive.

My Diabetes Discount Program, a program offered by BlueChoice HealthPlan, can help. Over several months, you'll complete actions on a checklist. Then you'll be able to receive your insulin with a **\$0 copayment**. Take a look at the checklist below, and you'll see there are things you might be doing already ... or know you should be.

Program checklist

To begin receiving your **\$0 copayment**, please complete the following requirements:

- Visit your primary care physician for a checkup that includes:
 - A comprehensive metabolic panel lab test¹ OR a basic metabolic panel and liver function panel.
 - An A1C test.
 - A diabetes risk factor assessment of your feet and eyes.
- Get a flu vaccine.
- Complete diabetes education.² You can meet this requirement by completing ONE of the following:
 - Complete the Diabetes module in My Health Planner.
 - Complete one call with your care manager OR view one diabetes education article/video **per quarter for two consecutive quarters**.
 - Complete an approved diabetes education session at an approved independent facility.

You must maintain these requirements, including two semiannual A1C tests, on an annual basis to continually receive discounted benefits.³

You will continue receiving your **\$0 copayment** by completing the following annually:

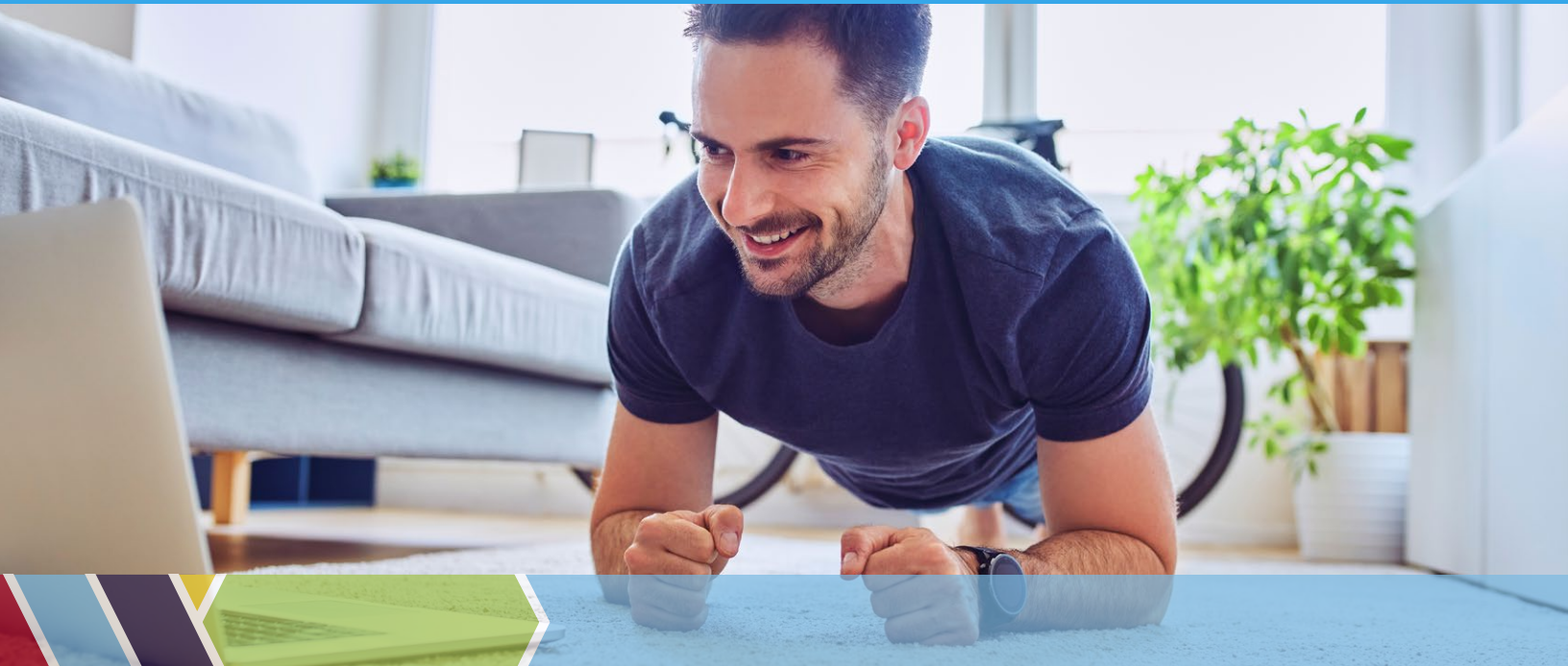
- Visit your primary care physician for a checkup that includes:
 - A comprehensive metabolic panel lab test¹ OR a basic metabolic panel and liver function panel.
 - A diabetes risk factor assessment of your feet and eyes.
- Complete two A1C tests (one every six months).
- Get a flu vaccine.
- Complete diabetes education.² You can meet this requirement by completing ONE of the following:
 - Complete the Diabetes module in My Health Planner. If you have already completed the Diabetes module, you may complete the High Blood Pressure, High Cholesterol or Weight Management module.
 - Complete one call with your care manager OR view one online education material **per quarter for four consecutive quarters**.
 - Complete an approved diabetes education session at an approved independent facility.

¹Members under the age of 18 require a fasting glucose test instead of a comprehensive metabolic panel test.

²For members under the age of 18, the parent/guardian must meet the diabetes education requirement.

³The \$0 insulin copayment will be available for one year from the start date of the benefit — for example, April 1, 2021, through March 31, 2022.

Please check out this free program and get more details by calling the number on the back of your member ID card.



Protecting Your Mental Health During COVID-19

During the past year, there has been an unprecedented increase in the number of people experiencing mental health problems. Depression and anxiety rates have more than doubled. People report feeling more agitated, stressed, restless and sleepless.

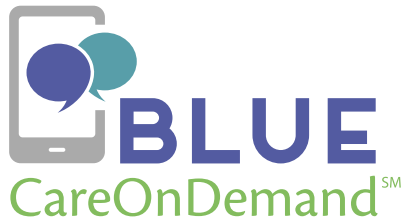
You might be wondering if it's possible to feel mentally healthy during a time of such uncertainty. The good news is there are things you can do to help protect your mental health:

- Maintain daily routines. Try to eat healthily, get enough sleep and shower every day.
- Increase outdoor activities. Whether it's biking, running, walking or hiking, getting outdoors can elevate your mood.
- Say no to alcohol, drugs and tobacco. These can worsen depression and anxiety symptoms.
- Look for opportunities to laugh. Laughing helps release endorphins, our bodies' feel-good hormones.
- Exercise as appropriate. Exercise is as good for our emotional health as it is for our physical health.
- Set healthy boundaries. It's OK to set boundaries. This can be anything from not checking your email at a certain time to not attending every event you're invited to.
- Challenge negative thoughts. Think of a different way to view the situation. Counter negative thoughts with positive ones. Don't bully yourself.

It's important to remember that working on your mental health can take time. Change won't happen overnight. Start by focusing on small changes and develop long-term strategies to support yourself on an ongoing basis.

If you are experiencing symptoms of a mental health problem, contact your primary care physician or a mental health professional. The Companion Benefit Alternatives (CBA) provider network includes psychiatrists, psychologists, psychiatric nurses, social workers and counselors. CBA is a separate company that manages behavioral health benefits on behalf of BlueChoice HealthPlan.

For help selecting a behavioral health provider, call us at [800-868-1032](tel:800-868-1032).



Doctor Visits Anytime, Anywhere

With Blue CareOnDemand, you can visit with a doctor via smartphone, tablet or computer rather than visiting an office or urgent care facility. Each Blue CareOnDemand visit costs the same amount as a trip to a primary care doctor. Doctors will diagnose and write prescriptions as appropriate.

What types of medical issues can these doctors treat?

- Cold and flu symptoms
 - Bronchitis and other respiratory infections
 - Sinus infections
 - Pinkeye
 - Ear infections
 - Allergies
 - Migraine
 - Rashes and other skin irritations
 - Urinary tract infections
- And more.

Mental health and breastfeeding support services are also available through Blue CareOnDemand.

When should you use video visits?

- If you need to see a doctor but can't fit it into your schedule
- If your doctor's office is closed
- If you feel too sick to drive
- If you have children at home and don't want to bring them to a doctor's office
- If you are on business travel and stuck in a hotel room
- If you feel uncomfortable going to a doctor's office

Get started now

There are two easy ways for you to use Blue CareOnDemand:

- From a mobile phone or tablet, download the Blue CareOnDemand app for an Apple or Android device.
- From a computer, go to www.BlueCareOnDemandSC.com.

The cost of Blue CareOnDemand visits varies by visit type and provider selected and is subject to plan benefits.





PATIENT HEALTH RECORDS

CONFIDENTIAL

HIPAA Notice of Privacy Practices

This is a reminder that our Notice of Privacy Practices is on our website, www.BlueOptionSC.com. Or you can contact us and receive one by mail. The phone number is on the back of your member ID card.

Member rights and responsibilities

As a member, you have certain rights and responsibilities. There's a summary online we update as needed. If you don't have access to the web and need a copy of your Certificate of Coverage, Member Guide, Prescription Drug List, Member Policy or Member Rights and Responsibilities, please call the number on the back of your member ID card. Our Member Services department is open Monday through Friday from 8:30 a.m. to 5 p.m.

Claims and benefit information

You can find your new Schedule of Benefits for 2021 coverage by logging in to your **My Health Toolkit**[®] account. Once logged in, select **Benefits**, then **Health Eligibility and Benefits**, and select the **Schedule of Benefits** link. This document outlines the specific amount of coverage provided, your copayments, coinsurance, deductible and limitations.

External review procedures

We are committed to quickly resolving your concerns and problems. There are state laws, such as the Health Carrier External Review Act, and federal laws that allow you to ask for an external review in some cases when we deny payment for a claim. These situations have different rules. Please call Member Services to learn your options for an external review.

If you qualify for an external review, we'll tell you in writing. We'll also explain what to do. For more about appeals, see your policy or visit us online at www.BlueOptionSC.com.

Consent for medical care at age 16

Under South Carolina law, any minor who has reached 16 years of age can solely consent to health care decisions, except for surgery. The consent of a parent is not necessary. This is why a completed Authorization To Disclose Protected Health Information to a Third Party form is required for a parent to receive health information about a minor child older than 15 years of age.

Go to www.BlueOptionSC.com/DisclosePHIForm to view the form.

Women's health and cancer rights

Do you know that your coverage, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services? These services include all stages of reconstruction and surgery. This includes prostheses and complications from a mastectomy, including lymphedema. Check your policy for more information on this benefit or call the number on the back of your member ID card. Our Member Services department is open Monday through Friday from 8:30 a.m. to 5 p.m.

Certificate of Coverage and Member Guide

Both your policy and Member Guide are great places to find many important details about your benefits. You can find your policy by logging in to your My Health Toolkit account. Once logged in, select **Benefits**, then **Health Eligibility and Benefits**, and select the **View Benefit Booklet for this patient** link. You can find the Certificate of Coverage and Member Guide on our website, www.BlueOptionSC.com. The Certificate of Coverage and Member Guide will help you understand your benefits and make the most of your coverage.

Here's some of the information in the Certificate of Coverage and Member Guide:

- How to access primary care, specialty care, behavioral health services, hospital services and much more
- How to get after-hours care, urgent care and emergency care
- How to find care and coverage when you're outside the service area
- How to submit a claim yourself
- How we coordinate benefits
- How we administer benefits for appropriate services, including our policy on not providing incentives to deny coverage of care or services
- How we decide what new technology we will include as a covered benefit
- How to get information on our quality improvement program
- How to voice a complaint or appeal a decision
- How our privacy practices work
- How to get information about network providers' qualifications and other provider information
- How your benefits work
- Restrictions on benefits you receive outside South Carolina
- How to get language assistance

Prescription drug information

Get details about medications, price comparisons, your prescription history and up-to-date information on our pharmacy procedures and prescription drug lists. Plus, since your coverage offers a mail-order pharmacy benefit, you can order your refills online. Just go to the **Pharmacy** section under **Benefits** in **My Health Toolkit**.

If a drug manufacturer provides any form of direct support (cash, reimbursement, coupon, voucher, debit card, etc.) for some or all of the cost sharing on the purchase of prescription and/or specialty drugs, this amount will not be counted toward the member's annual limitation on cost sharing. The drug will still be considered a covered prescription drug.

We leave medical decisions to doctors and patients!

We make decisions about approving services based on whether care is appropriate and agrees with your plan of benefits. We do not reward providers or others for denying coverage or care. And we do not offer financial incentives to anyone to encourage decisions that result in underutilization of care.

Non-Discrimination Statement and Foreign Language Access

We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in our health plans, when we enroll members or provide benefits.

If you or someone you're assisting is disabled and needs interpretation assistance, help is available at the contact number posted on our website or listed in the materials included with this notice (TDD: 711).

Free language interpretation support is available for those who cannot read or speak English by calling one of the appropriate numbers listed below.

If you think we have not provided these services or have discriminated in any way, you can file a grievance by emailing contact@hcrcompliance.com or by calling our Compliance area at 1-800-832-9686 or the U.S. Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019 or 1-800-537-7697 (TDD).

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de este plan de salud, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-396-0183. (Spanish)

如果您，或是您正在協助的對象，有關於本健康計畫方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥 1-844-396-0188。(Chinese)

Nếu quý vị, hoặc là người mà quý vị đang giúp đỡ, có những câu hỏi quan tâm về chương trình sức khỏe này, quý vị sẽ được giúp đỡ với các thông tin bằng ngôn ngữ của quý vị miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-389-4838 (Vietnamese)

이 건강보험에 관하여 궁금한 사항 혹은 질문이 있으시면 1-844-396-0187로 연락해 주십시오. 귀하의 비용 부담없이 한국어로 도와드립니다. (Korean)

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa planong pangkalusugang ito, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-389-4839. (Tagalog)

Если у Вас или лица, которому вы помогаете, имеются вопросы по поводу Вашего плана медицинского обслуживания, то Вы имеете право на бесплатное получение помощи и информации на русском языке. Для разговора с переводчиком позвоните по телефону 1-844-389-4840. (Russian)

إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص خطة الصحة هذه، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-844-396-0189 (Arabic)

Si ou menm oswa yon moun w ap ede gen kesyon konsènan plan sante sa a, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-844-398-6232. (French/Haitian Creole)

Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions à propos de ce plan médical, vous avez le droit d'obtenir gratuitement de l'aide et des informations dans votre langue. Pour parler à un interprète, appelez le 1-844-396-0190. (French)

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie planu ubezpieczenia zdrowotnego, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-844-396-0186. (Polish)

Se você, ou alguém a quem você está ajudando, tem perguntas sobre este plano de saúde, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-396-0182. (Portuguese)

Se tu o qualcuno che stai aiutando avete domande su questo piano sanitario, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-844-396-0184. (Italian)

あなた、またはあなたがお世話をされている方が、この健康保険についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-844-396-0185 までお電話ください。 (Japanese)

Falls Sie oder jemand, dem Sie helfen, Fragen zu diesem Krankenversicherungsplan haben bzw. hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-396-0191 an. (German)

اگر شما یا فردی که به او کمک می کنید سؤالاتی در باره ی این برنامه ی بهداشتی داشته باشید، حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت کنید. برای صحبت کردن با مترجم، لطفاً با شماره ی 1-844-398-6233 تماس حاصل نمایید. (Persian-Farsi)

Ni da doodago t'áá háida biká'aná nílwo'ígíí díí Béeso Ách'ááh naa'níligi háá'ída yí na' ídíł kidgo, nihá'áhóót'i' nihí ká'a'doo wołgo kwii ha'át'íshíí bí na'ídołkidígi doo bik'é'azláagóó. Ata' halne'é ła' bich'í' ha desdizh nínízingo, koji' béesh bee hólne' 1-844-516-6328. (Navajo)

Vann du adda ebbah es du am helpa bisht, ennichi questions hend veyyich *deah health plan*, hend diah's recht fa hilf un information greeya in eiyah aykni shprohch unni kosht. Fa shvetza mitt en interpreter, roof deah nummah oh 1-833-584-1829. (Pennsylvania Dutch)



Blue OptionSM

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HealthWord is a publication of BlueChoice HealthPlan. BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association.

HealthWord is a newsletter for BlueChoice HealthPlan members. It provides information only and does not replace the advice of your doctor. You always should see your doctor for personal medical advice.

Do you have questions about your BlueChoice HealthPlan coverage? Try our website at www.BlueOptionSC.com. We're open 24 hours a day here!

To contact us, please refer to the phone number found on the back of your member ID card.



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Your newsletter from BlueChoice® HealthPlan

2021

HealthWord

