

Stay Jolly This Holiday Season 2

Feel Your Best With My Health PlannerSM 3

Rethinking Mental Health 4

Do You Have Diabetes? 6

FOCUS_{fld}[®] Wellness Incentive Program 8

How To Keep Your Musculoskeletal System Fit 9

The All-Inclusive Office Visit Copayment. 10

Coverage Corner. 11

HIPAA Notice of Privacy Practices. 12



Stay Jolly This Holiday Season

The holidays can be full of joy, but for some, the stress of the season can result in less holiday cheer. Luckily, there are ways to avoid being sad during the holidays.

- **Avoid alcohol.** Did you know that alcohol is actually a depressant itself and can make depression worse? If you are prone to depression during the holiday season, try to limit your alcohol intake. Opt for nonalcoholic eggnog and sparkling grape juice instead of wine. Your physician can refer you to many helpful resources.
- **Volunteer.** Something about the holiday season makes us want to give and help others. Setting aside time during your hectic holiday schedule to volunteer around the community can bring comfort and perspective. Get involved with a soup kitchen or toy drive in your community.
- **Don't sweat the small stuff.** Make a list of the important things that need to be done first, and don't worry about the rest. So what if you don't get the lights on the roof by December 20 or you couldn't find a certain ornament? Don't let tradition rule your life this time of year. If you feel overwhelmed or depressed, talk to your health care provider about getting help.
- **Enlist the help of others.** Our My Health Planner app is a great way to connect with a personal care manager who can offer helpful tips, advice and encouragement during difficult times. There may be times you need additional support but don't feel like talking to those around you. My Health Planner lets you connect with a care manager through convenient, in-app messaging.

You can download the app by searching for My Health Planner in the App Store or on Google Play or by scanning the QR code on page 3. After you download the app, enter access code SCPLANNER to get started.

Feel Your Best With My Health Planner

Ready to get on track with your health, but not sure where to start? Now is the time to act. Best of all, you don't have to do it all on your own. You can get free, one-on-one support through our secure, confidential app.

My Health Planner includes:

- Self-guided programs to help you reach your health goals at your pace and convenience.
- Access to a care manager who can offer support and advice to help you stay on track.
- Daily, in-app reminders to help you stay on top of medications, appointments and exercise.
- Short articles, videos and more personalized resources to help you reach your health goals.

Getting started is as easy as 1-2-3:

1. Search for My Health Planner in the App Store or on Google Play.
2. Download the app.
3. Enter access code SCPLANNER.

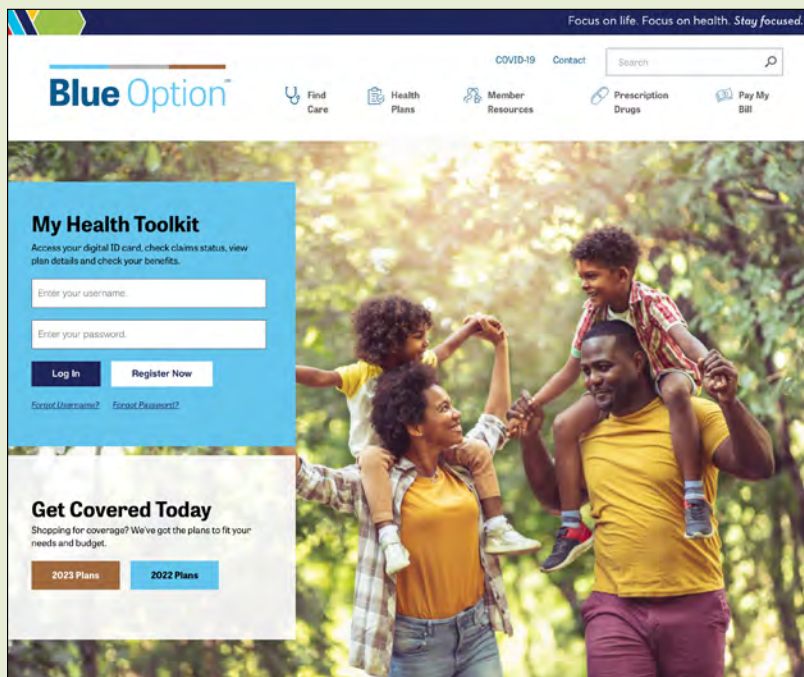


Scan here to download the app today.

Or visit www.MyHealthPlanner.com.

Use access code SCPLANNER.

New Website Designed With You in Mind



Be sure to check out the newly redesigned www.BlueOptionSC.com today! We've made several enhancements, all with you in mind.

A Clean, Modernized Look

We completely overhauled our previous site to give you an all-new look for 2023 and beyond.

Simplified Navigation

We made it easier to navigate the website and get exactly what you need.

Quick Access to Your Favorites

Popular pages like Find Care, Member Resources, Prescription Drugs and more are easy to get to right from the homepage.



Rethinking Mental Health as Preventive Health

We all have mental health. Whether you have been diagnosed with a mental health disorder or not, mental health can impact your daily life. By taking a preventive approach to your mental health, you can address issues before they become major challenges.

BlueChoice HealthPlan is here to support you on your mental health journey. You have access to multiple programs and resources that are accessible, maintainable and confidential. With in-person and virtual options, we have carefully curated solutions to meet you where you are.

My Life ConsultSM

Beginning in 2023, you and those in your household will receive three free counseling sessions with My Life Consult, provided by First Sun.* Counseling sessions are available in person or virtually. First Sun will match you with a provider to best meet your needs. If you need additional support beyond three sessions, First Sun will work with you to find an in-network provider to continue your care.

Great Expectations® for health

Our Great Expectations programs for behavioral health provide support for members with attention-deficit hyperactivity disorder (ADHD), bipolar disorder, depression, substance use disorder, and stress and anxiety. You'll work one-on-one with your care manager to find ways to improve your health and well-being. These programs are offered through Companion Benefit Alternatives (CBA).**

Blue CareOnDemandSM

Blue CareOnDemand offers an affordable and convenient way to get the mental health care you need. With Blue CareOnDemand, you can schedule virtual visits with a licensed therapist or psychiatrist. Visits are typically available within seven days.

My Health NovelSM

My Health Novel matches you with digital behavioral health programs like Headspace®, eMindful and Ginger*** at no cost. From interactive live sessions to guided meditations and behavioral health coaches, My Health Novel provides on-demand, online care to support your mental health.

Don't neglect your mental health. Take advantage of these resources today so you're better prepared to tackle tomorrow's challenges.

*Because First Sun is a separate company from BlueChoice®, First Sun will be responsible for all services related to this program.

**CBA is a separate company that manages behavioral health benefits on behalf of BlueChoice.

***Headspace, eMindful and Ginger are independent companies that provide health and wellness products and services to members of BlueChoice.





Do You Have Diabetes? BlueChoice HealthPlan Offers Assistance.

According to the American Diabetes Association^{®*}, about 531,000 people in South Carolina, or 13.2 percent of the adult population, have been diagnosed with diabetes. An additional 123,000 people in South Carolina have diabetes but don't know it, significantly increasing their health risk. Every year, an estimated 35,000 South Carolinians are diagnosed with diabetes.

Diabetes Free SC (DFSC) is a bold, long-term commitment designed to reduce health care disparities in South Carolina by drastically reducing the frequency of diabetes and its complications. The initiative has three strategic directions:

- To improve pregnancy outcomes and the health of women with or at risk for diabetes
- To reduce a lifelong risk of diabetes in children
- To prevent diabetes and its complications in adults

With these strategic directions and a foundational commitment to advancing health and racial equity, DFSC is committed to action in four categories that support its strategic directions:

Address nutrition insecurity

More than 12.5 percent of South Carolinians are food insecure. Food insecurity increases the risk of diabetes and the likelihood of complications among people with diabetes.

Champion environments that promote good health

The places where we live impact our opportunities for good health. Environments that increase access to opportunities for healthy eating and safe physical activity promote good health and address risk factors related to diabetes.

Strengthen systems that provide care and support

High-quality, coordinated care is critical to someone living with diabetes. Receiving meaningful social support and navigating resources to meet basic needs are also critical.

Build understanding of diabetes, related risk factors and standards of care

Creating strong, relevant messaging about the impact of diabetes in this state is critical to inspire collective action across all of South Carolina.

Planning strategically and connecting with innovative partners to address these areas will continue to create opportunities for DFSC to build momentum with specific, targeted successes that collectively impact our universal goal to win the fight against diabetes.

Programs available to you through BlueChoice®

If you have diabetes, BlueChoice has programs for you, including My Diabetes Discount Program and Great Expectations *for Diabetes*.

My Diabetes Discount Program

If you're one of the thousands of South Carolinians who have insulin prescribed for your diabetes, you know taking insulin as your doctor prescribes is extremely important to feel better and avoid complications. Insulin is also expensive, but My Diabetes Discount Program 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. Members who have Type 1 or Type 2 diabetes and are actively on insulin therapy are eligible. Diabetes not well controlled can seriously impact your health and well-being. Please check out this free program. **For more details on My Diabetes Discount Program, call the Member Services number on the back of your member ID card.**

Great Expectations *for Diabetes*

Through BlueChoice's Great Expectations *for Diabetes* program, you have access to a personal care manager who will partner with you to help reduce your risk of complications and improve your overall quality of life.

Your care manager will:

- Help you identify barriers to reaching and maintaining your health goals.
- Personalize your plan for better health.
- Help you find a physician if you don't have one.
- Help you get the most out of your health benefits.

As a member of the program, you will also have access to a variety of online tools to help you on your path toward better health.

To learn more, visit www.BlueOptionSC.com/GreatExpectations.

If you are eligible for the program, you will automatically be enrolled at no charge. You can self-enroll by calling 855-838-5897 and selecting option 2.

*The American Diabetes Association is an independent organization that provides health information you may find helpful.

FOCUSfwd Wellness Incentive Program

The **FOCUSfwd** Wellness Incentive Program is designed to help you lead a healthier lifestyle. By completing health-related activities and challenges, you'll earn up to **\$110 in rewards** and increase your chances of winning one of the **\$1,000 quarterly** and **\$5,000 annual cash rewards** in our **Sweepstakes!**

\$70

FOCUS Points*

Get a **\$70 reward** and **40 Sweepstakes entries** when you complete the following activities that are important to improving your overall health: personal health assessment, annual wellness exam, and preventive screening or flu vaccine.

\$40

GET FIT*

Get up to **\$40 in rewards** and **40 entries into the Sweepstakes** for completing the quarterly step challenges.

\$5K

Sweepstakes

You earn **Sweepstakes entries** for every activity you complete in **FOCUSfwd**, increasing your chances to win one of the **\$1,000 quarterly** and **\$5,000 annual cash rewards**. You even earn **10 Sweepstakes entries** by simply signing up for **FOCUSfwd!**

*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 **Health and Wellness**.
Mobile users: Select **Benefits**.
4. Select the **FOCUSfwd Incentive Program** link.
5. Enter your email address to be eligible to win.

Get the FOCUSfwd app

Stay connected to your health and rewards with the **FOCUSfwd** app. To get started, access **FOCUSfwd** from your mobile device. Then select **Learn More** and follow the prompts to download the app and link your account.



With the **FOCUSfwd** app, you can:

- Complete activities in **FOCUS Points** that are important to your overall health.
- Register and participate in the quarterly **GET FIT** step challenges.
- Connect your activity tracker to start participating in **GET FIT** and sync your steps at least once every 30 days.
- Complete activities that help you stay connected to BlueChoice HealthPlan and improve your health, all while earning entries into the **FOCUSfwd Sweepstakes**.
- Redeem your **FOCUSfwd** rewards.

Downloading the FOCUSfwd app and linking your account:

1. Log in to **My Health Toolkit** on your mobile device.
2. Select **FOCUSfwd Wellness Incentive Program** under **Benefits**.
3. Select the **Learn More** button.
4. Select the **Link FOCUSfwd Account** button.
5. You will automatically be directed to the App Store or Google Play.
6. Download the **FOCUSfwd** app.
7. Open the app. You're connected!

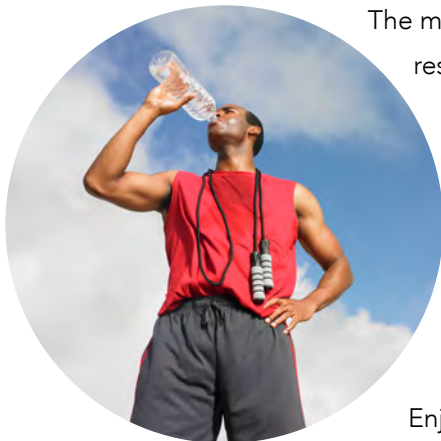
How To Keep Your Musculoskeletal System Fit

The musculoskeletal system consists of organs that give us the ability to move using muscles and bones. It includes bones, muscles, tendons, ligaments and soft tissues. The musculoskeletal system provides form, support, stability and movement to the body.

Common problems with the musculoskeletal system can be a result of aging, such as arthritis and osteoporosis, which may lead to broken bones. Other common conditions are low back pain, carpal tunnel syndrome, bursitis and tendinitis.

To keep your bones and muscles healthy, you should:

- Exercise regularly, including weight-bearing exercises and cardiovascular activity.
- Get plenty of sleep so your bones and muscles can recover and rebuild.
- Maintain a healthy weight. Extra pounds put additional pressure on your bones and joints.
- Make healthy food choices. Include fruits, vegetables, lean protein and milk in your diet for strong bones.
- Quit smoking and avoid tobacco. Smoking decreases blood flow through your body. Your bones, muscles and soft tissues need adequate blood flow to stay healthy.
- Have regular checkups and age-appropriate health screenings. If you're over 65, talk to your provider about getting bone density tests.



The musculoskeletal health chapter of My Health NovelSM matches you with helpful resources and tools based on your specific health needs. With it, you can access digital musculoskeletal programs at no cost to you.

Whether you're interested in starting new healthy habits or improving your current ones, My Health Novel gives you access to mobility solutions that fit your physical and emotional needs.

When you qualify and sign up, you'll get access to targeted exercises, virtual visits with physical therapists, helpful tools, group support and more to keep you on track.

Enjoy access to programs and specialists who can help you answer questions and support you on your health journey.

How it works:

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

Log in to your My Health Toolkit account today to take your assessment and get matched with the best programs for you.



The All-Inclusive Office Visit Copayment Saves You Time and Money

If your plan has a copayment for primary care physician visits, you can save money by taking advantage of the all-inclusive office visit copayment benefit.

What does that mean?

When you visit a participating in-network provider, you will pay one copayment for all covered services performed in the doctor's office for the same date when billed by the physician. Best of all, there are no dollar maximums!

Here are a few examples of what is covered under the all-inclusive office visit copayment:

- Office charges, including surgical services or treatment of an illness, accident or injury
- Allergy and tetanus shots
- Annual physicals
- Injections (immunizations)
- Diagnostic lab and X-ray services

The all-inclusive office visit copayment benefit encourages you to see a contracting provider of your choice to establish and maintain a relationship, improving your health care experience. This is available with all plans that have copayments.

Coverage Corner

Pharmacy or medical

Some items, such as continuous glucose monitors, might be covered under your medical benefit as durable medical equipment (DME). They might also be covered under your pharmacy benefit. Depending on your plan type, if you are purchasing a supply that could be covered under either benefit, you might be able to save money by choosing one over the other.

This will depend on your benefits. That could include what your copayment or cost share is for DME. It could also include your pharmacy benefit and how much of your benefit period deductible or out-of-pocket maximum has been met. It might also depend on whether your plan requires prior authorization.

To determine which benefit is best in this type of situation, refer to your Schedule of Benefits. To view your Schedule of Benefits, your deductible, out-of-pocket accumulations, and other important policy and benefit information, log in to My Health Toolkit. To register for or log in to My Health Toolkit, visit www.BlueOptionSC.com.

Preventive services

Preventive services are those intended to keep you healthy and avoid illness in the first place. These services include routine physicals, mammograms, colonoscopies, vaccinations and more. As part of your benefits, you might receive covered preventive services each benefit period at no cost.

For detailed information on covered preventive services, visit www.BlueOptionSC.com. Select the **Member Resources** link at the top, scroll down and select the **Keys to Using Your Coverage** link. On this page, you will find sections with helpful information, including **Practice Prevention**. In that section, you can view information on covered preventive services for adults and children.





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 that 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 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

Want to know if we paid a claim, what your benefits are for a service, or what your copayments and other charges were? Find this and more in My Health Toolkit.

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.

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 Certificate of Coverage or visit us online at www.BlueOptionSC.com.

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 member policy or contract 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 Certificate of Coverage and Member Guide are great places to find many important details about your benefits. You can find your Certificate of Coverage 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 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 تساعد أسئلة بخصوص خطة الصحة هذه، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل ب 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'áa háida bíká'aná nílwo'ígíí díí Béeso Ách'ááh naa'níligi háa'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 desdzhíh nínízingo, kojí' béesh bee hólne' 1-844-516-6328. (Navajo)

Vann du adda ebbah es du am helfa 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 Blue Shield Association.

HealthWord is a newsletter for BlueChoice 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 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

2022

HealthWord