

HealthWord 2023

Your newsletter from BlueChoice® HealthPlan



Partner With Us To Help Reach Your Health Goals.....	2
Your Very Own Care Team Is Standing By	5
Navigating Pregnancy with Diabetes	6
Learn What Doctors Care Can Do for You.....	9
When Is an Emergency Not an Emergency?	11



Partner With Us To Help Reach Your Health Goals

The **FOCUS**_{fwd} Wellness Incentive Program is designed to help you lead a healthier lifestyle. By completing health-related activities and challenges, you can meet your health goals and earn up to \$110 in rewards! You'll also get entries into our quarterly and annual **Sweepstakes** for a chance to win \$1,000 or \$5,000 cash rewards!

Earning Rewards Is Easy!

You can get a \$70 reward and 40 **Sweepstakes** entries when you complete just three activities that are important to improving your overall health:

- **Complete the Personal Health Assessment.** Take a smart step toward healthier living. Simply complete your confidential assessment, and you'll get guidance and insights on your risk for developing certain chronic conditions. By knowing your risks, you can take preventive action! To get started, access **FOCUS**_{fwd} in **My Health Toolkit** and select the **PHA** tab.
- **Get an annual wellness exam.** It is important to be proactive in your health care. Get an annual wellness exam to see if you have any areas that you should focus on with your health.

- **Get one of the these preventive screenings or a flu vaccine:**

- **Colorectal cancer screenings:** All adults should have a colorectal cancer screening after age 50, sometimes earlier if you have risk factors. Make sure you talk to your doctor about which screening is best for you.
- **Prostate exam:** Prostate cancer is one of the most common cancers in men. It’s also one of the most treatable when detected early! All men ages 50 and older should have both the prostate-specific antigen (PSA) blood test and digital rectal examination (DRE) for early detection of prostate cancer.
- **Mammogram:** Mammograms are the single best way to detect breast cancer early.
- **Pap smear:** Cervical cancer is one of the most common cancers in women. It’s also one of the most treatable, when detected early! All women ages 18 and older should have a yearly Pap smear for early detection of cervical cancer.
- **Diabetic foot exam:** If you have diabetes, foot care is important. People with diabetes have a high risk for many types of foot problems. An exam can help find problems early so you can treat them before they lead to serious infection.

You can get up to **\$40 in rewards** and **40 Sweepstakes entries** for completing quarterly step challenges! Here’s how it works: There are four challenge cycles over the course of each year. When you register and log 500,000 steps each challenge, you’ll earn a **\$10 reward** and **10 Sweepstakes entries**. Challenge dates:



January 1 – March 31

April 1 – June 30

July 1 – September 30

October 1 – December 31

To get started, make sure your fitness tracker is connected to **FOCUSfwd**. For full instructions on how to connect your device, visit www.BlueOptionSC.com/DeviceIntegration.

Real Members Are Winning!

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

Sweepstakes entries add up quickly! In addition to the entries you’ll earn with **FOCUS Points** and **GET FIT**, you can earn entries by completing other activities, such as:

- Registering for My Health Toolkit®.
- Signing up for Blue CareOnDemandSM.
- Watching the monthly wellness video.
- Getting the **FOCUSfwd** app.
- Signing up for personalized text messages.
- Getting a dental or eye exam.
- Registering for My Health NovelSM.



But don’t take it from us. See for yourself!

Flu Vaccines

Influenza, or the flu, can be a serious condition. Millions of people get the flu every year. It results in hundreds of thousands of people missing work, school or vacations. Severe flu can also lead to hospitalization. And because the flu affects people differently, thousands of people die from the flu or its complications.

Some of the complications from the flu include bacterial pneumonia and upper respiratory infections. It can also make other medical conditions like asthma, diabetes and congestive heart failure worse.

An annual flu vaccine is the best defense against the flu and potential complications. Since the most common flu strain varies from year to year, some people get the flu even after a vaccine. However, getting the vaccine has been shown to decrease the severity of flu.

According to the Centers for Disease Control and Prevention (CDC), the flu vaccine is recommended for everyone 6 months old and older in the U.S. It is also recommended for people who are at a higher risk of developing serious flu complications.

People at a higher risk include:

- Adults 65 years and older.
- People with asthma.
- People with heart disease and stroke.
- People with chronic kidney disease.
- People with chronic obstructive pulmonary disease (COPD).
- Pregnant women.
- People with diabetes.
- People with cancer.
- People with other chronic conditions.

Those with diabetes, even those with well-managed diabetes, are also at much higher risk for serious flu complications — for example, the flu may raise blood sugar in diabetics. These complications can lead to hospitalizations and death. About 30 percent of adults hospitalized with the flu had diabetes. **If you haven't already done so, get your flu shot today!**





Your Very Own Care Team Is Standing By

Your health plan benefits include support from a care management team made up of real nurses and health workers. Through the My Health PlannerSM app, you can:

- Get health support at home.
- Manage your health with less frustration.
- Understand a daily routine to feel your best.
- Track what you do between doctor's visits.



Scan here to get started.

Use access code: SCVISIT

My Health Planner is available for smartphones and tablets.



4.7/5 stars in the App Store



92 percent of people felt more in control of their health after completing their My Health Planner program



87 percent of people were satisfied with the My Health Planner program

Navigating Pregnancy With Diabetes

Navigating Pregnancy With Diabetes

Expecting a child is an exciting time. If you have diabetes and are pregnant, it can be stressful. Diabetes can increase your baby's risk of birth defects, stillbirth and preterm birth, according to the Centers for Disease Control and Prevention (CDC)*. Your risk of having problems is also greater with the disease. Even with diabetes, you can have a healthy pregnancy and a healthy baby with the proper care.

Visit Your Doctor

You should make routine visits to your doctor before, during and after your pregnancy. If you have Type 1 or Type 2 diabetes, your doctor can watch your blood sugar levels, manage your medicine and check your baby's growth. If you are at high risk of the disease, your doctor can screen you.

Your doctor can also help you manage gestational diabetes. This form of the disease usually occurs between 24 and 28 weeks of pregnancy in women who did not already have diabetes. It usually goes away on its own after you give birth, but your doctor will still need to watch it closely.

Check Your Blood Sugar

Your body's need for energy changes when you are pregnant, and your blood sugar levels can shift quickly. Be sure to check your blood sugar often. Take insulin and other medicine as your doctor directs.

Eat a Healthy Diet

Eating healthy foods will help you control your blood sugar levels. Watch your portions and eat at key times each day. This will keep your blood sugar within your target range. Your doctor can help you make a plan.

Stay Active

Frequent exercise can also help you manage your blood sugar. The American Diabetes Association* suggests you get 150 minutes of moderate exercise, such as walking, each week. You should avoid intense activities that might put you and your baby at risk. Ask your doctor what activity level is safe for you.

Get Connected

Experts agree that team-based care is the best way to help pregnant women with diabetes. Diabetes Free SC launched Management of Maternal (MOMs) diabetes programs to provide women across the state with care teams of medical experts. These teams improve pregnancy outcomes while saving patients time, money and energy.

Learn more at www.DiabetesFreeSC.org.

BlueChoice's **Great Expectations®** *for Diabetes* program is also a great resource if you have diabetes and are pregnant. This program will put you in touch with a personal care manager who will help you make a health plan, find a doctor and get the most out of your benefits. Find out more at www.BlueOptionSC.com.

With the right team behind you, you can keep diabetes in check and focus on getting ready for your baby.

*The Centers for Disease Control and Prevention and the American Diabetes Association are independent organizations that provide health information you may find helpful.



Meru Health Is Making Mental Health Care More Accessible

In a world where mental health issues are on the rise, Meru Health has a unique approach to support those in need. Meru Health is a personalized mental health program built around continuous support from a dedicated therapist, plus a breakthrough app with digital tools.

Meru Health's experts recognize that mental well-being is connected to all aspects of life. They combine therapy with lifestyle changes, emphasizing sleep, nutrition and exercise. This approach aims to create lasting improvements in mental health.

Meru Health combines real-time telehealth sessions with digital content, along with chat capabilities. Through the Meru Health app, you get a themed module delivered each week for 12 weeks. It also gives you access to a dedicated team of licensed therapists who provide personalized treatment plans, ensuring care is tailored to your needs. Therapists are available through scheduled video chats and unlimited in-app chat. In addition, you get a small wearable device so you can see how your body reacts to stress and the relaxation techniques taught through the platform. This combination allows for effective and accessible mental health care.

Meru's treatment approach has seen success, with up to a 50 percent reduction in reported symptoms throughout the program. These results have been sustained for up to one year for most users.

As the demand for mental health services rise, Meru Health is proving that effective mental health care is not just a possibility but a reality within everyone's reach.

Meru Health is available to all BlueChoice members at no cost. Visit www.BlueOptionSC.com/MeruHealth to get started.



Youturn Health: Virtual Support Program for Your Mental Health Journey

Behavioral health can be a complex issue. Coming to terms with an issue and knowing which treatment option to choose, not to mention taking steps toward recovery, can be scary and overwhelming. Reluctance to take that first step often keeps people stuck in a cycle that can feel hopeless. Youturn Health understands these challenges. Its virtual support program of peer recovery coaches bridges the gap between inaction and seeking treatment.

Peer coaches blend lived experience with non-clinical support to help you recover. After a brief assessment, you'll be matched with a peer coach who has a similar background and experience. And, because peer coaches have been on their own recovery paths, they understand how stressful it can be. Youturn Health has extended the traditional peer recovery format. The Youturn virtual platform lets you connect with a peer coach from the comfort of your own home — 24 hours a day, 365 days a year.

The platform has a vast library of educational, motivational and insightful stories to help you understand behavioral health issues such as substance use and misuse, stress management, and thoughts of suicide.

Research shows recovery tends to be more successful when family members are involved. Youturn Health knows the importance of family in long-term recovery. That's why family members get education and support at no cost.

Youturn Health is a contracted provider with Companion Benefit Alternatives. All BlueChoice members can access its services at no cost. Visit www.BlueOptionSC.com/Youturn to get started.

Learn What Doctors Care Can Do for You

Since 1981, Doctors Care has given convenient, quality urgent and family care to patients across South Carolina. Its medical experts are committed to patients' health and well-being. Doctors Care has more than 50 locations across South Carolina. All of these locations are in network for BlueChoice members. Keep reading to learn more about what Doctors Care can do for you.

Hours

Doctors Care is open seven days a week and offers extended hours on weekdays.

Monday – Friday, 8 a.m. to 8 p.m.

Weekends, 9 a.m. to 5 p.m.

Family Care

Doctors Care helps keep every member of your family ages 6 months and up feeling healthy. Services are available for:

- Sudden illnesses.
- Minor emergencies.
- Routine checkups.

Online Check-In

Skip the wait and check in online at www.DoctorsCare.com.

You can choose your preferred center and wait from the comfort of home or on the go. You'll get a text when it's time to go to the center.

Physicals

Need a physical fast? Doctors Care offers:

- Department of Transportation/
Department of Motor Vehicles physicals.
- Camp, school and sports physicals.
- Pre-employment physicals.

Vaccinations

Doctors Care provides a wide range of vaccines.

They include:

- Seasonal flu shots.
- Select groups of common immunizations.
- Foreign travel immunizations available at select locations.

Convenient On-Site Services

Doctors Care offers services on-site, including:

- X-rays.
- Labs.
- Prescriptions.

Specialty Treatments

Doctors Care can give patients focused treatment for:

- Allergy care.
- Blood pressure episodic care.
- Diabetes episodic care.

Surgical Procedures

Whether you have a broken bone or minor cut, Doctors Care has you covered. Get help with:

- Injuries.
- Auto accident evaluations.
- Broken bones, fractures, sprains and strains.
- Removal of skin lesions.
- Abrasions and abscess treatment.
- Cuts, scrapes, minor burns and wounds.

Travel Medicine

Doctors Care providers will help you prepare for your trip.

They will also protect your health while you are abroad.

This service is offered at select locations.

Patient Portal

Doctors Care Patient Portal makes it easy to manage your health care online. You can:

- View your personal health information.
- Connect with your provider.
- View and print testing and lab results.
- Review visit summaries and work/school excuses.
- Refill prescriptions.



Information on the Web

When you need to download forms, learn specifics about our health plans, send us emails, review the Prescription Drug List or read about our wellness programs, you can visit www.BlueOptionSC.com. Our website is a protected, secure and a convenient way for you to access information on your schedule.



My Health Toolkit

You can use My Health Toolkit to see if your plan covers a specific procedure, get more information about your health benefits, check the status of a claim and more. If you don't have an account, it just takes a few minutes to create one. Once you've created your account, be sure to select your contact preferences to tell us how you want to receive our communications.



Download My Health Toolkit Mobile App Today

Download the My Health Toolkit mobile app today! Your insurance benefits are with you wherever you go and whenever you need them.

With the app, you can:

- Access mail-order pharmacy information and refill and track prescriptions.
- Check the status of prior authorizations.
- See how much you have spent on claims.
- See how much you've spent out of pocket in the past year.
- View and share your digital ID card.
- Quickly check the status of your claims.
- See what your plan covers.
- Find an in-network doctor or hospital.
- Update your contact information.
- Update your other health insurance information.



Current My Health Toolkit users can log in to the app with their existing username and password.



New My Health Toolkit users can register through the app. Visit the App Store or Google Play and download today.





When Is an Emergency Not an Emergency?

You or a loved one is in pain. How do you know how sick you are? Should you rush to the hospital emergency room? That could cost you \$250 or more. Should you wait to see your primary care doctor? The chart below should help you decide what's best for your ailment and your pocketbook.

TYPE OF VISIT	EXAMPLE OF OUT-OF-POCKET COST*
Primary Care Doctor	\$30 per visit
Urgent Care	\$60 per visit
Emergency Room	\$3,500 deductible, then 40% coinsurance

*Benefits vary. Please consult your Schedule of Benefits.

HEALTH ISSUE	PRIMARY CARE DOCTOR Out-of-Pocket Cost: \$	URGENT CARE Out-of-Pocket Cost: \$\$	EMERGENCY ROOM Out-of-Pocket Cost: \$\$\$
Mild asthma	✓	✓	✗
Sprain, strain or back pain	✓	✓	✗
Needs immediate attention but is not life-threatening	✓	✓	✗
Cuts or wounds, controlled bleeding	✓	✓	✗
Signs of a heart attack, such as chest pains	✗	✓	✓
Routine physical, vaccinations	✓	✗	✗
Head or eye injuries	✗	✗	✓
Uncontrolled bleeding	✗	✗	✓
Signs of stroke: numbness of face, arm and/or leg on one side of the body	✗	✗	✓
Life-threatening injury or symptom	✗	✗	✓



You can also use Blue CareOnDemand to visit with a doctor wherever you are via smartphone, tablet or computer. Each Blue CareOnDemand visit costs the same amount as an office visit with your primary care doctor. Be on the lookout for a communication next month highlighting exciting changes coming to Blue CareOnDemand!



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 policy, 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

You can find your Schedule of Benefits by logging in to your My Health Toolkit account. Your Schedule of Benefits outlines the specific amount of coverage provided, your copayments, coinsurance, deductible and limitations.

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.

HIPAA Authorizations

As a reminder, for those 16 years of age and older, we must have their permission to provide their protected health information to another person. The Authorization To Disclose Protected Health Information to a Third Party form may be completed. This allows us to release information to another person. We can also accept a verbal consent during a telephone call. However, the member must be available to give consent during the phone call.

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 let you 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.

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.

Policy 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. You can find the Member Guide on our website, www.BlueOptionSC.com. The policy and Member Guide will help you understand your benefits and make the most of your coverage. Here's some of the information in the policy 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 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 háída biká'aná nílwo'ígíí díí Béeso Ách'ááh naa'níłgi háá'ída yí na' ídíl 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

P.O. Box 6170
Columbia, SC 29260-6170

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 BlueChoice 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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2023

HealthWord