



Is it COVID-19, Flu or Cold? — p. 2

Flu Season is Here...Get Your Flu Vaccine — p. 3

Doctor Visits Anytime, Anywhere — p. 5

Taking Care of You — p. 6

Diabetes 101 — p. 8

FOCUS<sub>fwd</sub>® Wellness Incentive Program — p. 10



## Is It COVID-19, Flu or Cold?

By now, we are all familiar with the novel coronavirus, or COVID-19. During the flu and cold season, how do you know if that throat tickle or cough is COVID-19, a cold or the flu?

### COVID-19

The most common symptoms of COVID-19 are fever, cough, shortness of breath, fatigue and loss of appetite. Diarrhea, nausea and vomiting are less common symptoms. Some people don't have symptoms. It can take up to 14 days for symptoms to appear.

If you are concerned about your symptoms, contact your doctor to find out whether you should be tested. Most people who get COVID-19 will be able to recover at home.

According to the Centers for Disease Control and Prevention\*, there are several things you can do to prevent the spread of COVID-19:

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing or sneezing.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw away the tissue.
- Clean and disinfect frequently touched objects using a regular household cleaning spray or wipe.
- Cover your mouth and nose with a face mask or cloth face covering when you are outside your home.

Check out [www.BlueOptionSC.com/COVID-19](http://www.BlueOptionSC.com/COVID-19) for more information.

## Flu Versus Cold

Flu and the common cold are both respiratory ailments, but they are caused by different viruses. Because both have similar symptoms, it can be difficult to tell them apart. Generally, the flu is worse than the common cold with more intense symptoms.

Tests done within the first few days of illness can tell if a person has the flu. The symptoms of flu can include fever, chills, cough, sore throat, runny or stuffy nose, muscle or body aches, headaches and fatigue.

These same symptoms can indicate a cold, but are usually less severe. Most people get colds in the winter or spring, but it is possible to get a cold any time of year. Adults have an average of two or three colds per year, and most people recover within seven to 10 days.

## Prevention

There are three actions that can help protect you against the flu:

First, everyone 6 months of age or older, with rare exceptions, should get a flu vaccine. A flu vaccine can reduce flu illnesses, doctors' visits and missed work. The flu vaccine has also been shown to be lifesaving in children.

Second, some healthy habits can help prevent illness:

- Avoid close contact with people who are sick.
- Stay home when you are sick.
- Cover your mouth and nose when coughing or sneezing.
- Wash your hands.

Third, antiviral drugs can help if your flu symptoms are severe. Antiviral drugs are different than antibiotics. Flu antivirals are prescription medicines that are not available over the counter. Antivirals can make the illness milder and shorten the time you are sick. They can also help prevent serious complications.



\*The Centers for Disease Control and Prevention is an independent organization that provides health information you may find useful. Sources: Centers for Disease Control and Prevention; Harvard Medical School.

---

# Flu Season Is Here ... Get Your Flu Vaccine

This year, a great deal of attention has been focused on the COVID-19 pandemic — and rightly so. It's been more than 100 years since the world has experienced such a widespread and serious threat to our health. But as we move later in the year, another — more familiar — health concern is on the horizon: flu season.

As scientists work at a record pace to develop a COVID-19 vaccine, we are fortunate that a yearly flu vaccine already exists. This vaccine can greatly lower your chances of getting the flu. If you do get the flu, the vaccine can make it less severe. Getting a flu vaccine is even more important this season. It will reduce your risk from the flu, and help conserve potentially scarce health care resources that may need to be dedicated to those with COVID-19.

**Help protect yourself and your community: Get a flu vaccine!**

# Healthy Living Is Just a Deal Away

Join Blue365® and start saving today! Blue365 gives you access to savings across all aspects of your life — including 20 percent off on Fitbit devices, discounts on weight-loss programs, discounts on healthy, organic meal delivery services from Sun Basket, and much more!

Register now to take advantage of Blue365. It's FREE!

All you need is your member ID card to get started.

To access Blue365:

1. Visit [www.BlueOptionSC.com](http://www.BlueOptionSC.com).
2. Log in to My Health Toolkit.
3. Select **Blue365 Deals** from the **Resources** tab.

You can also access Blue365 from the FREE My Health Toolkit® app.



Exclusive savings from



## Sign Up for Text Messages

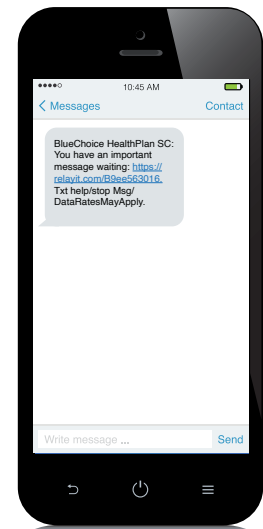
### Get Connected!

Get important information delivered to your smartphone when you sign up for our text messages. Messages include:

- Keys to using your coverage
- Health and wellness reminders
- Ways you can save

... and more!

To get started, simply call [844-206-0622](tel:844-206-0622). You'll need to have your member ID card ready.





## 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. 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 members use video visits?

- If you feel uncomfortable going to a doctor's office
- 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 need to see a doctor, but can't fit it into your schedule
- If your doctor's office is closed
- If you are traveling and stuck in a hotel room

### Get started now!

There are two easy ways to use Blue CareOnDemand:

- From your computer, go to [www.BlueCareOnDemandSC.com](http://www.BlueCareOnDemandSC.com).
- From your mobile phone or tablet, download the Blue CareOnDemand app for your Apple or Android device.



# Taking Care of You

The need to stay at home and limit contact with others is important right now, but it can be lonely and isolating. Loneliness can take a toll on both our mental and physical health. While there are many things around us that are beyond our control, there are things you can do to take care of yourself during these times. Here are some tips:

- **Take breaks.** Take breaks from watching, reading or listening to news stories, including those on social media. Hearing about the pandemic repeatedly can be upsetting.
- **Take care of your body.** When you're spending lots of time at home, it can be easy to fall into a routine of sleeping, snacking and watching TV. You'll probably feel better if you try to stay on a normal routine. Try to get up and go to bed at your usual times. And remember to eat healthy, well-balanced meals and get plenty of sleep.
- **Make time to unwind.** The benefits of yoga and meditation are widely known. Set aside time each day to be alone with your thoughts and/or do some light stretching. Also, take time to do things you love — this could mean trying a new recipe, crafting, reading, going for a walk in your neighborhood or listening to music.
- **Connect with others.** A smartphone or computer may be a lifeline for social connection. Call, text or video chat with friends and family. Older relatives especially may feel cut off and will value your call. Try hosting a virtual family gathering or happy hour with friends using an app like FaceTime, WhatsApp or Zoom.
- **Focus on the positive.** While it can be easy to focus on what's wrong, make a point to seek out and focus on all that is good in the world. The mind is a powerful thing. You'd be surprised at how a simple change in perspective can change your whole day.
- **Look for ways to help.** Being a helper can keep you connected to others and help you focus on the greater good. Here are some ideas:
  - Check into donating blood — it's an urgent need in many areas.
  - Give online to food banks and other aid organizations.
  - Buy online gift cards from local businesses. This can help them survive until they can open again.

Staying home may be boring and lonely. It's especially hard for people who thrive on social connection, but you can feel good about what you're doing. Staying home helps protect yourself, your neighbors and those you care about.



# Where Should I Go for Mental Health Care? Your Total Health Is Our Top Priority

Navigating a global pandemic and its effects can cause you more stress than normal. And staying “healthy at home” can leave you feeling disconnected from family and friends. Don’t let it take a toll on your mental health. Whether you are coping with stress and anxiety, feelings of isolation, or struggling to meet everyday obligations, we are here to help you. Your total health is our top priority.

## Options for treatment

It is always good to know what options are available and when the time is right for using them. If you are already seeing a mental health provider, first contact that provider or your primary care physician.

## Here are several other options that are part of your health plan:

### Behavioral Health Coaching

Mental health is an essential part of each person’s overall health and wellness. If you are living with a mental health condition, you may be struggling to cope effectively with life’s challenges. Our health coaching program provides you with support and guidance. And it motivates you to make positive lifestyle changes. **For more information, call [800-868-1032](tel:800-868-1032), ext. 25835.**

### Blue CareOnDemand

Blue CareOnDemand offers a convenient, time-saving option. Video chat with a licensed counselor, therapist, psychologist or psychiatrist from your home or wherever you feel most comfortable. Support doesn’t have to stop after your first consultation. You can schedule follow-up appointments at the time and frequency that are right for you.

Access Blue CareOnDemand at [www.BlueCareOnDemandSC.com](http://www.BlueCareOnDemandSC.com) or download the Blue CareOnDemand app on your Apple or Android device.



### Urgent Care

If your situation is urgent and your doctor’s office is closed, visit an urgent care center. That’s the best place for medical problems that need attention right away, but are not life-threatening, and problems that could get worse if you wait. Urgent care visits are easy, convenient and affordable. Go to [www.DoctorsCare.com](http://www.DoctorsCare.com) to schedule an urgent care visit.



### Emergency Room (ER)

For episodes when a person is a danger to themselves or others, call 911 or go to the ER. Hospitals have taken steps to reduce the risk of spreading coronavirus. If you or a family member is having a behavioral health emergency, the risks of staying home are greater than the risks of going to the hospital.



## Diabetes 101

Diabetes is a long-lasting condition. The two most common types are Type 1 and Type 2. Type 1 is an auto-immune disease where the body's immune system attacks itself and the pancreas no longer functions. This means the pancreas no longer produces insulin, a hormone that enables people to get energy from food. Taking insulin is necessary for the treatment and survival of people who have Type 1 diabetes.

Type 2 diabetes is a metabolic disease in which a person's body still produces insulin, but is unable to use it effectively. Lifestyle factors, such as obesity and inactivity can lead to complications when you have Type 2 diabetes. The goal is to take healthy steps each day to control your blood sugar, improve your quality of life and be healthier.

Managing your diabetes takes some understanding and action. Take action each day by following these tips:

- Take medications exactly as directed
- Make healthy food choices and stay active
- Do not use tobacco products
- Limit sweets and added sugars, and high sodium foods like fast foods and frozen meals
- Use the "diabetes plate" to plan your meals
  - Half of a plate with non-starchy vegetables (asparagus, broccoli, cabbage, carrots, eggplant, okra)
  - One-fourth of a plate with lean protein (chicken, turkey, beef, pork or plant-based protein)
  - One-fourth of a plate with carbohydrates (rice, pasta, potato or beans)
  - Water or low-calorie drink
- Schedule a diabetes care visit with your doctor at least once a year. During your visit:
  - Review your diabetes care plan, including medicines, nutrition, activity and weight.
  - Get your A1C checked twice a year. On average, your goal should be less than 7 percent.
  - Get an LDL cholesterol blood test. On average, your LDL should be less than 100.
  - Get a urine microalbumin test to monitor your kidney function.
  - Get your blood pressure checked and keep it under 130/80.

If you have questions about diabetes, you can call one of BlueChoice HealthPlan's diabetes health coaches in the Great Expectations *for Diabetes* program at [855-838-5897](tel:855-838-5897).



# Choosing Wisely

In the midst of the COVID-19 pandemic, many people are not seeking the health care they need. How do you know what tests and procedures are right for you?

Choosing Wisely is a national health education campaign that encourages dialogue between you and your doctor to avoid unnecessary tests.

## Why is the Choosing Wisely program needed?

Some medical tests, treatments and procedures provide little benefit. And in some cases, they may even cause harm. This can lead to unintended consequences, like follow-up testing and more costs for the patient.

## How do I know if a medical test, treatment or procedure is really needed?

Sometimes patients rely on the expertise of the physician to tell them what the course of action should be. This is where Choosing Wisely can help. The goal is to empower you to take an active role in your health care decisions. Choosing Wisely supports you in becoming a better consumer of the care you receive by promoting conversations with your doctor.

## What should I ask my doctor?

Here are five questions to start with:

1. Do I really need this test or procedure?
2. What are the risks and side effects?
3. Are there simpler, safer options?
4. What happens if I don't do anything?
5. How much does it cost, and will my insurance pay for it?

## What is Choosing Wisely based on?

The suggestions in Choosing Wisely come from various medical societies organized under the American Board of Internal Medicine Foundation. The resources come from the medical community, not the insurance company.

## Where can I find more information?

To learn more about the campaign, visit [www.choosingwisely.org](http://www.choosingwisely.org).

Choosing Wisely is an initiative of the ABIM Foundation, an independent organization that provides health information you may find useful.



*An initiative of the ABIM Foundation*



# FOCUS<sub>fwd</sub><sup>®</sup> Wellness Incentive Program

The **FOCUS<sub>fwd</sub>** Wellness Incentive Program is designed to help you lead a healthier lifestyle in 2021. 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!**



## 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 visit and preventive screening or flu vaccine, for a total of **\$50 in cash rewards** and **25 entries!**



## GET FIT

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



## Nutrition

Get **\$10 in gift cards** and **25 entries** into the **Sweepstakes** for completing the **Nutrition** program, which helps you with basic cooking skills that allow you to explore new foods while reaching nutrient-driven goals. You'll also have opportunities to win an **Instant Pot<sup>®</sup>**, **blender** or **food processor**.



## Sweepstakes

Earn entries into the **Sweepstakes** for chances to win one of the **\$1,000 quarterly** and annual **\$5,000 cash rewards** by simply signing up for **FOCUS<sub>fwd</sub>** and completing any of its programs.

### To get started:

1. Visit [www.BlueOptionSC.com](http://www.BlueOptionSC.com).
2. Log in to My Health Toolkit<sup>®</sup>.
3. Select the **Health and Wellness** tab.
4. Select the **FOCUS<sub>fwd</sub>** Incentive Program link.





## Access to Health Information Anytime

### My Health Toolkit®

To get answers specific to your plan, you can create a free account and log in to My Health Toolkit. My Health Toolkit is a protected, secure and convenient way for you to access information about your specific insurance plan.

With My Health Toolkit, you can:

- View and share your digital ID card.
- See if your claim has been paid.
- Ask Member Services a question.
- Find an in-network doctor or hospital.
- Access the **FOCUS** *fwd* Wellness Incentive Program.
- Find out how close you are to meeting your deductible.
- View your Schedule of Benefits, which includes your copay and coinsurance amounts.
- Request a new member ID card.
- See what's covered by your health plan.
- Update your contact information.

### My Health Toolkit App

You can take My Health Toolkit with you when you're on the go with our FREE mobile app. Search for My Health Toolkit in the App Store or Google Play to download the My Health Toolkit app. Once you download the app, log in with your existing My Health Toolkit username and password.





# HIPAA Notice of Privacy Practices

This is a reminder that our Notice of Privacy Practices is on our website, [www.BlueOptionSC.com](http://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, 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 – Friday, 8:30 a.m. – 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.

## 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 find out 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](http://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 – Friday, 8:30 a.m. – 5 p.m.

## Member Guide

Your Member Guide is a great place to find many important details about your benefits. You can find your Member Guide on our website, [www.BlueOptionSC.com](http://www.BlueOptionSC.com). The guide will help you understand your benefits and make the most of your coverage. Here's some of the information in the 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 to 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 of our network
- 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, if your coverage offers a mail-order pharmacy benefit, you can order your refills online. Just go to **Pharmacy Benefits** under **Benefits** in My Health Toolkit.

## 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](mailto: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 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 nilwo'ígíí díí Béeso Ách'ááh naa'nílgí 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 la' bich'í' ha desdzih nínízingo, koji' béésh bee hólne' 1-844-516-6328. (Navajo)



# Blue Option<sup>SM</sup>

Post Office Box 6170  
Columbia, SC 29260-6170

*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](http://www.BlueOptionSC.com). We're open 24 hours a day here!*

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

210948-9-2019



Your newsletter from BlueChoice<sup>®</sup> HealthPlan

2020

# HealthWord

