

Mental health services benefits available with Blue Cross and Blue Shield of Kansas Plan A and B benefits

BCBSKS has coordinated with Health Management Strategies (HMS) to determine the medical necessity of treatment for nervous, mental and substance abuse conditions. The health plan provides mental health services as listed in the schedule of benefits. To receive the maximum benefit, you must use a network provider. If using a non-network provider, you will have significantly higher out-of-pocket cost. Please make sure your provider is in the network.

If you have any questions about your coverage, please call Blue Cross and Blue Shield of Kansas by using the telephone number listed on your ID card. To make sure that you receive timely service please be ready to provide your BCBSKS identification number, name, address, telephone number and date of birth.

Plan A – Network Provider, Nervous and Mental Health Benefits

Inpatient* nervous and mental	Outpatient nervous and mental	Inpatient alcohol and drug treatment	Outpatient alcohol and drug treatment
10% coinsurance	First 3 visits paid at 100%; \$20 copay for each additional visit	10% coinsurance (60-day benefit limit per year)	First 3 visits, plan pays 100%; next 22 visits \$25 copay each visit (network and non-network visits count toward 25-visit limit); 50% coinsurance for additional visits

* Inpatient Care: members are responsible for contacting HMS for prior authorization of inpatient services. For prior authorization, call HMS at 1-800-952-5906.

Plan B – Network Provider, Nervous and Mental Health Benefits

Inpatient* nervous and mental	Outpatient nervous and mental	Inpatient alcohol and drug treatment	Outpatient alcohol and drug treatment
35% coinsurance	First 3 visits paid at 100%; \$20 copay for each additional visit	35% coinsurance (60-day benefit limit per year)	First 3 visits, plan pays 100%; next 22 visits \$25 copay each visit (network and non-network visits count toward 25-visit limit); 50% coinsurance for additional visits

* Inpatient Care: members are responsible for contacting HMS for prior authorization of inpatient services. For prior authorization, call HMS at 1-800-952-5906.

Seven ways to de-stress your next family vacation

“Vacation stress” may sound like a contradiction in terms. But any kind of change—even a fun one—can trigger stress. Add children to the mix, and you have a recipe for more work than relaxation. But some pre-planning can help keep everyone smiling:

1. Involve older children in decisions about where to go and what to do on vacation.
2. Let kids be kids. Plan at least one child-oriented activity a day, such as a visit to the zoo.
3. Don't feel pressured to spend a lot of money. A recent article in the *Journal of Happiness Studies* found that family togetherness, not spending money,

predicted a happier holiday.

4. Plan fewer activities than you think you have time for. Rushing to reach a destination or catch a plane can add unwelcome stress to your family vacation.
5. Schedule time for stress-busting naps and exercise along the way.
6. Bring a “fun bag” stuffed with favorite snacks, books, games and other items your kids enjoy.
7. Accept that some arguments are a natural part of family life. To keep anger to a minimum, let your children win on minor issues that aren't worth fighting over.

Turn off the paper: Sign up to receive your claims summary online

When you sign up to receive your summary of claims processed (SOCP) online, BCBSKS will donate \$1 to the Kansas Coalition Against Sexual and Domestic Violence.

Signing up to receive your SOCP online helps to keep premium costs lower by controlling administrative costs. And, you'll benefit by receiving your SOCP faster than you would through traditional mail.

You can rest assured your information is always confidential and protected. Here's how it works:

An e-mail message alerts you your SOCP information is available.

In the message is a link to the secure section of the www.bcbsks.com Web site.

From there, you simply enter your private password to access the information.



If you haven't used our secure "BlueAccess" section before, getting started is easy. Just select "Sign up" from the "BlueAccess" box on the left side of the www.bcbsks.com home page. The next page will give you the opportunity to view a demo or to select "Member" and begin the sign-up process.



Ralph H. Weber, MD
chief medical officer

Dr. Weber's word

What comes to mind when you think of summer? Taking a walk, swimming laps? If you are someone who is active, keep moving. If you haven't participated in cardiovascular activity for some time, it's time to get going.

Look for ways you can move more during the day; it will help maintain joint mobility, increase energy and strengthen the immune system. Plus, here are a few more things you can do to improve the way you feel:

Relieve stress. Exercise is a perfect way to do so, but using breathing techniques also works.

Drink plenty of water to replace fluid lost during exercise.

Eat nine to 12 servings of fruit and vegetables daily.

You can get more information about how to make healthier choices with Resource Blue at www.bcbsks.com.

The health risks of smoking—without taking a puff

A report released by the U.S. Surgeon General warns that secondhand smoke may be more dangerous than we realize. In fact, regular exposure to secondhand smoke increases the risk for cardiovascular disease and lung cancer in nonsmokers.

Working or living in an environment where there's smoking poses the greatest health risks. But experts now know that any amount of exposure may be harmful.

For clean air, maintain a no-smoking policy in your home and car. Choose restaurants and businesses, including your children's daycare, that are nonsmoking. Don't rely on air filters, fans or open windows to eliminate secondhand smoke. Moving to another room won't help either.

If you had your own tobacco cessation counselor that you could call anytime, would quitting be easier for you? The Kansas Tobacco Quitline is a free resource to provide you with information, a personalized quit plan, ongoing support and a personalized tobacco cessation kit. You can call anytime, 24 hours a day, seven days a week to talk with a trained tobacco cessation counselor.

Your information is completely confidential and will not be shared without your prior approval. Learn more about this program at www.kanstop.org. Or you can call the Quitline toll-free at 1-866-KAN-STOP (1-866-526-7867).

ANNUAL MESSAGE

You cannot pick up the newspaper, turn on the television or browse the Internet these days without hearing about health and wellness.

My first message to you as the new president/CEO of Blue Cross and Blue Shield of Kansas is no different. I would like to briefly share with you details on the company's health and, secondly, what you can do today to improve the wellness of our country's health care delivery system.

ANNUAL EXAM SHOWS INSURER IS HEALTHY

Kansans as a whole are fortunate that Blue Cross has a 65-year history of strong leadership. The six people who have held this position before me set a high standard that I am committed to carrying forward with the assistance of our 1,450 employees. Allow me to provide you a health assessment, so to speak, of Blue Cross as of the end of 2007:

Enrollment. We posted a 26-year high in contracts and served more than 700,000 Kansans who carry a Blue Cross and Blue Shield of Kansas identification card. We hosted an additional 185,000 Kansans who live in our service area but are members of another Blue plan.

Cost of operations. We operated our business efficiently, spending only 8.1 cents of each premium dollar on administrative costs. For every \$1 in administrative costs, we returned \$12.84 in savings through various programs. Our contracts with health care providers alone saved members nearly \$1.48 billion.

Customer service. Our representatives handled more than 1 million customer inquiries, and we were one of just 15 companies—and the only Blue plan—to receive a World Class in Customer Service Award from Service Quality Measurement Group.

Claims payment. We processed in excess of 19.78 million claims totaling more than \$1.8 billion. Claims were processed, on average, in four days.

Policyholders' reserves. The investment income generated by our strong reserves allowed us to cover a \$54 million underwriting loss and still contribute a modest amount to further strengthen these reserves. A.M. Best, considered the most authoritative rating source in the insurance industry, reaffirmed the company's "A" or "excellent" rating.

SYSTEM FOCUS MUST SHIFT

The debate on how to improve our overall health care delivery system

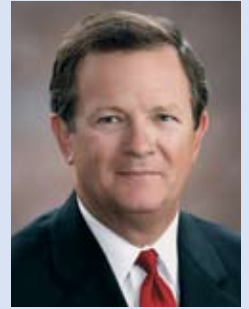
will continue until elected officials, health care providers, insurers and consumers come to consensus on a system that works best for our country. Health care is a major component of our gross national product, a figure that will only grow as utilization increases and innovations are brought to the marketplace.

Simply put, America cannot sustain its current spending. The system must begin to shift its focus from one that covers the cost of a disease once it is diagnosed, to one that promotes prevention to help us avoid chronic diseases annually costing Americans billions of dollars.

While changing our entire system is a mammoth job, there is one simple step that each and every one of us can take today which, when pooled together, offers the greatest positive impact: improving our own health.

"Wellness" has to be more than a buzzword of the day if we are to be successful at controlling costs. At Blue Cross, health and wellness is going to become the way we do business. We are serious about the wellness of our members, and all Kansans. We are currently developing new programs that will assist enrolled groups to encourage wellness among their employees. You will see us taking a leadership role in promoting the benefits of public smoking bans in Kansas and creating partnerships to improve the health of specific groups. Our Web site and newsletters will continue to be helpful resources for you.

By improving our health and avoiding the costs associated with preventable, chronic conditions we can have a positive impact on health care costs. Please join me today by committing to live a healthier, more active life.



By Andrew C. Corbin
President/CEO



BALANCE SHEET

Blue Cross and Blue Shield of Kansas, Inc. Condensed Consolidated Balance Sheet†

December 31, 2007 and 2006

	2007	2006
ASSETS		
Cash and Investments	\$917,126,507	\$872,379,739
Premiums and Other Receivables	61,382,656	46,333,793
Property and Equipment, Net	74,654,809	73,978,518
Investments in Subsidiaries*	-0-	-0-
Other Assets	<u>133,741,253</u>	<u>123,595,686</u>
Total Assets	<u><u>1,186,905,225</u></u>	<u><u>1,116,287,736</u></u>
LIABILITIES		
Claims Incurred and Unpaid	\$223,252,059	\$205,471,086
Premiums Received in Advance	63,465,105	66,331,010
Accounts Payable and Other Liabilities	<u>306,729,872</u>	<u>254,187,430</u>
Total Liabilities	593,447,036	525,989,526
Policyholders' Reserves	<u>593,458,189</u>	<u>590,298,210</u>
Total Liabilities and Policyholders' Reserves	<u><u>\$1,186,905,225</u></u>	<u><u>\$1,116,287,736</u></u>

† As derived from the audited financial statements of Blue Cross and Blue Shield of Kansas, Inc.

* Investments in subsidiaries of \$82,029,337 and \$101,628,319 for 2007 and 2006 respectively, are eliminated for consolidated financial statements.

Wichita CPA chairs board



Steven D. Marsh

Steven D. Marsh, a certified public accountant (CPA) from Wichita, is the new chairman of the Blue Cross and Blue Shield of Kansas Board of Directors. He was elected to one-year term at the annual policyholders meeting May 8 in Topeka. Marsh has served on the board since 1981 and also was re-elected to a four-year term as a director at the May meeting. He recently completed a three-year stint as vice chairman.

Gary D. Shorman, president/CEO of Eagle Communications, Hays, was elected vice chairman.

A quick-hitting guide to hypertension



Lime shrimp kebobs

- 16 large shrimp, uncooked, deveined
- 3 large limes
- 2 cloves garlic, crushed and peeled
- ¼ tsp. black pepper
- 2 tsp. olive oil
- 2 tbsp. fresh cilantro, cleaned and chopped
- 10 medium cherry tomatoes, rinsed and dried
- 10 small white-button mushrooms, wiped clean and stems removed

1. In a glass measuring cup, squeeze limes, yielding ¼ cup of juice.
2. Add the garlic, pepper, olive oil and cilantro. Stir.
3. Place the shrimp in a medium bowl and pour the cilantro lime marinade over the shrimp. Let the shrimp marinate for 10 to 15 minutes in the refrigerator (do not let them marinate for more than 30 minutes as the acid of the juice will alter the texture of the shrimp).
4. Alternate cherry tomatoes, mushrooms and shrimp on four skewers.
5. Grill the skewers over a medium heat for 3 to 4 minutes on each side until the shrimp are just cooked through.

2 servings / Serving Size: ½ of recipe
 Each serving provides: 160 Calories, 60 Calories from Fat, 6g Total Fat, 1g Saturated Fat, 95mg Sodium, 17g Total Carbohydrate, 15g Protein
 Diabetic exchange**

Fruit: 0 Vegetables: 1
 Meat: 2 Milk: 0
 Fat: 1 Carbs: 0 Other: 0

** Diabetic exchanges are calculated based on the American Diabetes Association Exchange System.

You can't see it. You can't feel it. But if you've got it, it's a problem. Although hypertension usually doesn't cause symptoms, it can have long-term effects on your body.

Normal blood pressure is 120/80 mmHg or lower. High blood pressure is when those numbers reach 140/90 mmHg.

The higher-than-normal territory in between is called prehypertension. It's important—and not just because it can lead to high blood pressure. Prehypertension alone can raise the risk for heart disease and stroke in women and men.

Many of the same techniques used to treat high blood pressure can actually help prevent it in the first place:

Keep your weight in the healthy range. If you're overweight, slimming down by just 10 pounds can help your blood pressure.

If you drink alcohol, do so in moderation. The healthy limit is one drink a day for women, two drinks a day for men.

Find time for fitness. Try to be active for at least 30 minutes on most days of the week.

Aim to eat nine to 12 servings of fruits and veggies a day and two to three servings of low-fat dairy products. Try to cook with less salt and fewer processed foods, which are responsible for more than 75 percent of the salt we eat.

Get enough shut-eye. Sleeping for five hours or fewer a night can raise the risk for high blood pressure.

Our care management programs now help with high cholesterol and high blood pressure

High blood pressure can make you more likely to develop other health problems including, but not limited to, heart attack and stroke, kidney failure, aneurysms and blindness. High cholesterol can cause hardening of the arteries, which can lead to heart disease.

That's why treating and preventing blood pressure problems can be one of the smartest health strategies around. With that in mind, to serve more members, we are expanding Healthy Options Care Management to include a program for those with high blood pressure and high cholesterol.

Our Healthy Options Care Management programs are designed to assist members ages 21 to 63 who

have asthma, heart failure, coronary artery disease, diabetes and, as of July, hypertension/hyperlipidemia. The programs provide participating members with information to help make better decisions, better manage their chronic conditions and avoid complications.

Participating members will receive educational materials relevant to their chronic conditions. A certified nurse care manager also will schedule calls to discuss the importance of following the doctor's treatment plan, medications, exercise, nutrition, diet and potential risk factors. The programs are confidential and strictly voluntary.

To learn more about participating, call 1-800-520-3137.

More for you with Resource Blue

As a Blue Cross and Blue Shield of Kansas member you have more advantages than you think. Resource Blue is our free, value-added discount and health & wellness program. Whatever your current needs and interests might be, chances are you can find information about it through Resource Blue at www.bcbsks.com. For instance, you can subscribe to fitness and health magazines, and get information about buying vitamins, natural health supplements, hearing aids and eyeglasses at reduced prices.

In addition to discounts and numerous health awareness resources available to you on Resource Blue, when you take a few moments to complete your online health risk assessment, you will be provided with a snapshot of your current health and health risks. Then a health dashboard is personalized for you based on the results of your health risk assessment. You also can personalize your health

dashboard a little more by selecting additional topics of interest to you.

Learning about your health and potential health risks is the perfect way to start improving your health. Or, perhaps your health assessment will tell you that you are currently in good health, in which case you'll simply need to keep making healthy choices regarding your diet, cardiovascular activity and more. Making positive choices about your health regimen will help you feel better, look better and give you more energy. Plus, did you know that making healthy lifestyle choices is a contributing factor in controlling health care costs?

To start taking advantage of this wealth of information go to www.bcbsks.com and click the "Be Healthy" tab. The "Health Dashboard" and "Health Assessment" links are available on that page.

Obtain approval from your doctor prior to starting an exercise program.



ResourceBlue™

You can learn more about Resource Blue, including how to locate a discount partner in your area, by visiting www.bcbsks.com, or calling one of these toll-free numbers:

Complimentary and Alternative Medicine **1-877-568-2020**

TruVision **1-877-568-2020**

TruHearing **1-800-530-3954**

Beltone **1-800-BELTONE**

What's Cookin' with Diabetes workshops coming this fall

Do you or a loved one have diabetes? If so, attending a two-hour workshop hosted by Blue Cross and Blue Shield of Kansas, K-State Research and Extension Services and Prime Therapeutics, LLC will be beneficial for you. The main goal of the workshop is to inform people about self-managing diabetes and encouraging healthy lifestyle choices to delay or prevent complications.

Workshops will be held on the following dates at selected cities:

Sept. 23: Topeka (English and Spanish)

Oct. 2: Pittsburg

Oct. 6: Hays

Oct. 9: Salina

Oct. 13: Liberal (English and Spanish)

Oct. 14: Dodge City (English and Spanish)

Oct. 16: Newton

For specific times and locations, please visit www.bcbsks.com, and click on the "What's Cookin' with Diabetes" box near the bottom of the home page. Or call **1-800-520-3137**; if you live in the Topeka area, call **291-7062**. The seminars are open to the public and are free of charge; please note that pre-registration is required because of limited seating. Healthy food samples will be available for attendees.

Is our e-Newsletter for you?

Receiving information online is another way to stay current with what's new on the BCBSKS Web site. It's also a great way to get information about the various products and services in which you might be interested. Would you like to receive our e-Newsletter? If so, signing up to receive it is easy; just visit www.bcbsks.com to sign up for this free service.

With fibromyalgia, no pain is the gain

Doctors aren't sure what causes fibromyalgia. They do know that about 90 percent of people diagnosed are women. If you're one of them, here's some good news. Research shows that exercise can reduce flare-ups. Staying active also may improve your ability to perform daily activities. Experts offer these tips:

The best exercise choices are low-impact aerobic activities. These include walking, biking and swimming.

If you haven't exercised for a while, start with just one or two workouts a week and build up to three or four. Short sessions of 10 to 30 minutes are best.

Talk with your doctor before adding any resistance training or stretching to your routine. Anything that can strain your muscles may cause a flare-up.

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HealthyYou

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Focus on food allergies

Research indicates the number of people with a food allergy—also called hypersensitivity—is skyrocketing. This may be due to fewer environmental germs that may prompt the immune system—your body's defense against invading health threats—to become hypersensitive to something generally harmless, in this case food. Food allergens—the part of a food that causes an allergic reaction—often are proteins.

When you eat a food allergen, your immune system may produce an antibody called immunoglobulin E or IgE. Interestingly, this tends to happen if you come from a family where allergies—and not necessarily food allergies—are common.

This food-specific antibody then attaches to mast cells, which are found in all body tissues with the bulk located where allergic reactions tend to occur in your nose, throat, lungs and gastrointestinal tract or on your skin.

The next time you eat the food, it interacts with the food-specific antibody on the mast cells and prompts the cells to release chemicals such as histamine, which trigger allergic symptoms.



Keep poison out of sight—and reach—of young ones

Every year, millions of young children accidentally swallow bleach, detergent, drain cleaner and other poisonous household chemicals. In fact, any interesting-looking substance—including medicines—can be a target of your tot's desire to taste and explore.

Luckily, there's plenty you can do to make your home poison-proof.

Here are some tips:

Store harmful products in a cabinet with a lock or child-safety latch. Or place them on a high shelf so they're out of sight and reach.

Keep products in their original, labeled containers. Never use milk cartons or soda bottles to store household products.

After you've finished using a cleaning solution, seal the container tightly and immediately put it back where it belongs.

Discard out-of-date drugs.