



Eat well on a budget

With food prices on the rise and more bad economic news each day, many Americans are wondering how they can fill their grocery carts without emptying their wallets. To stretch your food dollars and still make healthy choices try some of these time-tested strategies.

535A

BEFORE YOU SHOP

- Add up how much you spend each month on food. Start by writing down or typing into a spreadsheet your daily food costs for a month. Consider ways to save money, such as eating out less often.
- Plan out a week's worth of meals and go grocery shopping just once a week. Check the grocery store ads in your paper to see what healthy foods will be on sale that week.
- Plan for a couple of meatless meals every week. Meals built around beans or eggs can cost less than meat-based meals and still provide excellent nutrition. If you need ideas, browse through a cookbook or go online for recipes.

AT THE STORE

- Buy fresh produce that's in season. Check your local farmer's market, which may offer cheaper and fresher fruits and veggies.
- Avoid purchasing processed items. They are often more expensive. For example, buy a head of lettuce instead of a bag of prewashed lettuce.
- Buy in bulk. Take advantage of bargains on items that you can stretch out over several meals.

BE A CLEVER COOK

- Cook from scratch whenever possible. This can help save money—and it doesn't have to take up too much time. Cooking from scratch is healthier, too because you can control the salt and fat. And make extra, so you can freeze the remainder for another meal in the future.
- When you eat meat combine it with vegetables, whole grains or pasta. Make a stir-fry, curry or casserole. This can add a healthy variety to your diet and help you save money by stretching out your meat portions. ■

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Coverage when you need it most

Our Hospital Indemnity Plan (HIP) offers financial protection by paying you cash for the unexpected expenses you might encounter during hospitalization. When you need help the most, this cash will be useful when faced with expenses like paying bills, buying personal items, transportation to and from the hospital, meals, and lodging for family members and friends.

Benefits of this plan are paid directly to you, not a medical provider. You will receive \$100 per day after your third day of covered hospitalization. Or you will receive \$100 per day starting the first day of hospitalization from an accident. Double benefits (\$200/day) are paid if you're in intensive care.



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Premiums are affordable, plus there are easy payment options. For costs and further details of coverage, including exclusions and reductions

or limitations and the terms under which the policy may be continued in force, or to apply, visit www.bcbsks.com/summer. ■

Q How do I file a claim once I am enrolled in HIP?

A It's simple. Just ask your hospital for an itemized statement of your stay and submit it with your HIP claim form. You'll begin receiving your cash benefits immediately.



Q My husband recently had an accident and I'm trying to take care of a few things during this difficult time. I was unable to obtain information about my husband's claims when I called. Why?

A Our customer service representatives are here to serve you, and we want to make sure you get all the information you need during your first phone call. Federal privacy laws require we have your husband's consent to share his information with you, which he provides by completing an authorization form. Without the authorization form on file, we must obtain verbal approval from your husband prior to providing any information to you.

Circumstances can change in an instant, so it is best to be as prepared as possible. Even though you think you might not need to, please have your spouse, dependants who are older than 18 and your parents complete an authorization form. Also complete an authorization form yourself just in case loved ones need to access your information. An authorization form must be on file before we are able to share any member's information with another person.

An authorization form can be obtained from our Web site at www.bcbsks.com. Click on "Members," then "Forms" to locate the form. One form needs to be completed for each family member over age 18 for whom you will potentially need to request information (e.g., husband, parents, college student).

Loosen the grip of anxiety

Fear, worry, uncertainty—while these feelings are unpleasant, they are normal responses to stress. In an emergency, anxiety helps you react to danger. The problem occurs when anxiety spirals out of control.

Anxiety disorders are the most common type of emotional disorder in the U.S. When anxiety reaches this level, it can disrupt your life. These are some common signs of an anxiety disorder:

- Constant, overblown worry and tension
- Sudden attacks of terror accompanied by physical symptoms, such as a pounding heart, sweating, faintness, nausea or chest pain
- Panicky feelings along with a sense of impending doom
- Excessive self-consciousness in social situations
- Intense fear of something that poses little real danger

By learning to recognize the warning signs and getting treatment if needed, you can help keep anxiety from getting the upper hand.

For mild, short-term anxiety, simple steps can help calm your nerves and create less stress:

■ **Relax with deep breathing.** Focus on breathing slowly and deeply. Place one hand on your belly near your navel, so you can feel it rise and fall with each deep breath.

■ **Confront your fears.** Start by imagining yourself facing something that causes you anxiety. Gradually work up to facing it in real life. If you start getting anxious, breathe deeply and wait for the fear to subside a little.

■ **Stay physically active.** Do activities you enjoy, such as walking, swimming, yoga or biking. Exercise helps relieve mental and physical tension.

■ **Avoid quick fixes.** Abusing alcohol, tobacco or drugs may seem to relax you, but doing so just adds more problems to your life in the long run.

If anxiety is still hard to control or interferes with your daily activities, talk with your doctor. Effective treatments such as therapy and medications are available. ■

Create an online account, enjoy convenience

We have a faster, easier way for you to receive your Summary of Claims Processed form (SOCP)—just turn off the paper. So how easy is it to get started? It only takes a few easy steps and you're on the way to receiving notification via e-mail whenever a claim has been processed.

1. Go to www.bcbsks.com.
2. Log in to BlueAccess®, the secure portion of our Web site.
3. Select the "Request e-mail notification" link from the right side of the page.
4. Type the e-mail address where you'd like your SOCP notification sent.
5. Click "Submit."

If you haven't created your account yet that's easy, too. Select the "Sign-up" link from the "BlueAccess" box. Click "Member." Read and agree to the "BlueAccess Use Agreement" then enter the appropriate information. You'll receive your password by e-mail in moments and can get started using the secure site immediately.

Opting to receive your SOCP online isn't the only convenience you'll experience with BlueAccess. You also can verify your benefits, check your medical claims, order new ID cards, take a health risk assessment and much more.

If you feel like you are experiencing constant or overwhelming problems with alcohol or depression, we encourage you to call **1-877-384-8055** to take a confidential, self-administered screening. Or you can go to www.bcbsks.com/screening to take an anonymous screening if you are experiencing constant or overwhelming problems with alcohol, anxiety, bipolar disorder, depression, an eating disorder or post-traumatic stress.



Our country has experienced several major changes since I last reported to you in the summer of 2008. We watched our stock market tumble as a worldwide, financial recession raised unemployment, devalued portfolios and created uncertainty.



By Andrew C. Corbin
President/CEO

We concluded one of our nation's most historic presidential campaigns by electing a new leader who promises to reform our health care delivery system.

Even though we live in an era of change, let me assure you that one thing has not changed: Blue Cross and Blue Shield of Kansas remains a financially strong company committed to being the best health insurer in Kansas for years to come.

FINANCIAL STRENGTH AND WORLD-CLASS SERVICE

Strong investment income the past couple of years has allowed Blue Cross to contribute to our policyholders' reserves even while experiencing annual, underwriting losses. In 2008, the opposite occurred. Underwriting gains offset losses we experienced in investment income, keeping our policyholders' reserves strong and our company financially stable.

We will continue to follow our long-standing, conservative investment philosophy. A.M. Best, considered the most authoritative rating source in the insurance industry, reaffirmed our "A" or "excellent" rating for 2009.

Throughout 2008 we continued our commitment to providing our members superior service. I am pleased that we were recognized for a second consecutive year with a World Class in Customer Service Award by Service Quality Measurement Group.

Additionally, we received awards for outstanding service to health care providers and for our business ethics.

FOCUSED ON BEING THE BEST IN KANSAS

Maintaining our high level of service is a daily focus for our employees as we strive to fulfill our mission to be the best at providing health insurance in Kansas. We also are focusing on these three initiatives in 2009:

■ We intend to grow our enrollment by offering innovative products which meet the demands of today's market. Healthy Blue®, our plan which focuses on preventive health, LTC Blue_{SM}, our new long-term care ancillary product, and *A Healthier You*, an add-on health and wellness program for larger employer groups, are new offerings.

■ We are providing more educational and training opportunities for our employees to assure we have a strong workforce to better serve our members now and in the future. Like many Kansas companies, we will lose many long-tenured, knowledgeable employees to retirement in the next few years, so we are planning ahead.

■ We are committed to taking a leadership role in improving the health and wellness of our members, employees and all Kansans. We have actively supported clean air legislation for our state, and will continue to partner with organizations focused on improving the health of Kansans. We will continue to enhance Resource Blue_{SM}, an online health and wellness resource for all our members, and will offer tools to our employer groups who want to improve the health of their workforce.

A FUTURE OF REFORM

Controlling health care costs by improving the health and wellness of individual Americans must be a key component of health care reform. Health insurance premiums increase because the total number of services received and the cost of those services are growing at a rapid rate.

No health care system—private or government-run—will be sustainable if we do not do a better job of improving our health and lowering the incidence of chronic conditions such as diabetes, heart disease, hypertension and obesity.

You will hear much debate in the coming weeks and months regarding the best approach to health care reform. Let me assure you that Blue Cross and Blue Shield of Kansas endorses health care reform and improvements to our current delivery system—but only changes that make sense. We are closely monitoring the discussions and will share our insight and expertise when we can.

On behalf of all Blue Cross and Blue Shield of Kansas employees, we appreciate the opportunity to serve you and look forward to providing you outstanding service and programs in the future. ■



Blue Cross and Blue Shield of Kansas, Inc.

Condensed Consolidated Balance Sheet†

December 31, 2008 and December 31, 2007

	2008	2007
ASSETS		
Cash and Investments	\$838,922,730	\$917,126,507
Premiums and Other Receivables	44,465,489	61,382,656
Property and Equipment, Net	73,745,109	74,654,809
Investments in Subsidiaries*	-0-	-0-
Other Assets	<u>159,493,456</u>	<u>133,741,253</u>
Total Assets	<u>1,116,626,784</u>	<u>1,186,905,225</u>
LIABILITIES		
Claims Incurred and Unpaid	\$197,139,375	\$223,252,059
Premiums Received in Advance	79,145,314	63,465,105
Accounts Payable and Other Liabilities	<u>284,185,931</u>	<u>306,729,872</u>
Total Liabilities	560,470,620	593,447,036
Policyholders' Reserves	<u>556,156,164</u>	<u>593,458,189</u>
Total Liabilities and Policyholders' Reserves	<u>\$1,116,626,784</u>	<u>\$1,186,905,225</u>

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

* Investments in subsidiaries of \$77,915,158 and \$82,029,337 for 2008 and 2007 respectively, are eliminated for consolidated financial statements.

Wichita's Via Christi joining network in 2010

We are happy to announce the expansion of our Wichita-area network to include Via Christi Regional Medical Center, effective Jan. 1, 2010.

"We continually strive to provide our members with the best network in Kansas, and recognize that our members value choice when it comes to selecting their care partners," says Graham Bailey, vice president of corporate communications and public relations. "Via Christi is among the premier facilities in our service area and serves Kansas in a substantially larger area as one of the top referral hospitals."

Beginning Jan. 1, 2010, members who, in the past, have decided to receive services on an out-of-network basis at Via Christi now will have more convenience and less out-of-pocket costs. For the remainder of 2009, members should continue to receive covered services at Wesley Medical Center in order to maximize their benefits.



ResourceBlue, your hands-on health tool

There are numerous Web sites that offer health information, but did you know that you can find an enormous amount of health and wellness information on our Web site? Plus our Web site takes it a step further.

When you complete a health risk assessment on Resource Blue, our free value-added discount health & wellness program, the information provided will be customized based on your current needs. To access Resource Blue, go to www.bcbsks.com/resourceblue, then select the link that best meets your needs, whether it's for the hands-on health tools, health education or discounts.

In the "Health Assessment" section, you can enter your personal health information, quickly learn about your health risks, then be offered tips and article recommendations that will help you minimize those risks. The "Healthy Lifestyles" portion of Resource Blue lets you research health-related conditions to find useful tips about fitness, nutrition and safety.



Resource Blue also houses "Cool Tools." This is the section where you find useful health-related calculators such as those that compute heart attack risk, target heart rate, cost of smoking, healthy weight, calories burned and body mass index. Glossaries for digestive diseases, foot problems and health insurance are in the "Cool Tools" section.

In addition to reading up on information about you, Resource Blue contains information for men and women of all ages, life stages and unique health-related issues in the "Health Channels" section. All the information provided in Resource Blue is designed to help you make healthy choices. So the next time you seek answers to health-related questions, make Resource Blue your first stop. ■



Peach melba smoothie for two

- 1 c sliced peaches, fresh, frozen or canned (drained and rinsed)
- 1 c fat-free vanilla yogurt
- 1 c crushed ice
- 1 c fresh or frozen unsweetened raspberries

Put peaches, yogurt, ice and all but six raspberries into blender and purée. Serve in tall glasses. Garnish with reserved berries. The smoothie will be so thick they can float on top. Add fresh mint leaves if you have them.

Yield: 2 servings. Each serving provides: Calories: 125, Protein: 5 g, Fat or Cholesterol: 0, Carbohydrate: 16 g, Fiber: 5 g, Sodium: 63 mg.

What's Cookin' with Diabetes workshops return this fall

Being able to self-manage your diabetes is essential to staying healthy. These free workshops are the perfect place to learn or be refreshed about self-management guidelines.

This year the workshop topics have been refreshed to include educational tools such as how and why to monitor your blood sugars, problem solving, ways to reduce your risks, and the importance of taking medications, eating healthy and being active.

Attendees also will be offered small samples of diabetes-friendly foods. Recipes of these snacks will be included in take-home materials.

For additional information about the workshops and to register online, go to www.bcbsks.com, then click on the “What’s Cookin’ with Diabetes” link at the bottom of the home page. ■



The free workshops are scheduled from 6 to 8 p.m., and will be offered in these cities:

Sept. 22: Lawrence

Sept. 24: Manhattan

Oct. 1: Fort Scott

Oct. 6: Wichita

Oct. 6: Garden City*

Oct. 13: Hutchinson

Oct. 13: Hoyt

*This location will host two seminars, one in English and one in Spanish.

Diabetes control: Get the tests you need

Daily blood sugar monitoring may be the first thing you think of when it comes to keeping tabs on your diabetes. But diabetes is complicated—it affects major organs throughout your body. You’ll also need these tests to find out how diabetes is affecting your overall health:

■ **Urine test**—once a year. This test measures protein levels in your urine. Small increases of one protein are a sign that your kidneys aren’t functioning properly.

■ **Hemoglobin A1c (Hb A1c)**—at least twice a year. This test shows

how well blood sugar was controlled for the previous two to three months. A test result of less than 7 is the goal.

■ **Blood pressure**—every doctor’s visit. High blood pressure is common in people with diabetes, and it raises your risk for complications such as heart disease. Your blood pressure should be no higher than 130/80 mm Hg.

■ **LDL and HDL cholesterol**—at least once a year. People with diabetes are more likely to have unhealthy cholesterol levels, which contributes to heart disease. LDL cholesterol,

the “bad” cholesterol, should be below 100. HDL, the “good” cholesterol, should be above 40 for men and above 50 for women.

■ **Dilated eye examination**—once a year. An ophthalmologist or optometrist checks for damage to blood vessels in the retina. This condition, called diabetic retinopathy, can cause severe vision loss or blindness.

■ **Comprehensive foot examination**—once a year. Regular exams and proper foot care help prevent amputations. ■

Yoga: Good for the body

Yoga is growing in popularity. More than 13 million Americans practice this ancient technique from India.

Yoga involves different postures, called asanas. Breathing exercises, called pranayamas, also are involved.

Research has shown that with yoga, people can learn to control blood pressure, heart rate and breathing. This can help reduce stress and anxiety. But that's not all yoga can do. It may help relieve some symptoms associated with heart disease and cancer. It's also an effective complementary therapy for asthma, carpal tunnel syndrome, neck and back pain, and arthritis. Depending upon the yoga positions practiced, it also is a good way to increase muscle strength and reduce bone loss.

Ask your doctor if yoga is safe for you.



Healthy You

Healthy You is published as a service for members of Blue Cross and Blue Shield of Kansas. Blue Cross and Blue Shield of Kansas is an Independent Licensee of the Blue Cross and Blue Shield Association. The newsletter is intended to provide general health information. It is not intended to provide personal medical advice, which should be obtained directly from a health care provider.

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Children of all ages need shots

By their second birthday, children should have had a number of shots to protect them against several diseases, including:

- Diphtheria, tetanus and whooping cough
- Hepatitis B
- Polio
- Measles, mumps and German measles
- Chickenpox

Shots aren't just for very young children, though. Older kids need booster shots to help them stay healthy.

Health experts consider shots to be very safe. However, some children may develop a reaction after being immunized. Here are some ways to provide relief:

- If your child has a fever, acetaminophen or ibuprofen may help. Drinking fluids also can help calm a fever.
 - Apply a cool, damp washcloth to a child's sore arm or leg.
 - Call your child's doctor if she develops any worrisome symptoms after being immunized, such as a high fever or breathing problems.
- Be sure to ask your doctor which immunizations your children need, as well as when they need them.



Take small steps to better nutrition

Changing your eating habits can seem like a tall order. Fortunately, you don't have to change everything at once. Start with one or two little choices. In time, even small changes can add up to big improvements.

Aim to eat fewer nutrient-poor, high-calorie foods and drinks that contain saturated fat, trans fat, added sugars and alcohol. Instead, choose nutrient-rich alternatives—lower-calorie foods that provide vitamins, minerals, fiber and other nutrients.

Get started with these small steps:

- Replace full-fat milk, cheese and yogurt with low-fat or nonfat versions
- Choose fish as your main course at least twice a week
- Replace breads, pasta, rice and cereals made from refined grains with whole-grain products
- Buy frozen and canned produce packed without added salt, sugars or fats when fresh foods are not available
- Cut up raw veggies for a crunchy alternative to chips and crackers
- Satisfy your sweet tooth with fruit instead of cookies and pastries
- Quench your thirst with water or unsweetened tea rather than sugary soft drinks
- Add zest to foods with spices, herbs or sodium-free seasonings instead of salt