



Seniority

THE NEWSLETTER FOR PLAN 65 MEMBERS SPRING 2009

Annual policyholders meeting set for May 14

Plan 65 members are eligible to attend the Blue Cross and Blue Shield of Kansas annual policyholders meeting, scheduled for 8:30 a.m., May 14 at Polk Auditorium, 1234 Polk St., Topeka.

The agenda for the meeting is to elect four directors to open positions on the board of Blue Cross and Blue Shield of Kansas.

Names of the individuals nominated by the board's governance committee are available at www.bcbsks.com. From the home page select "About Us," then "Governance" to view the listing.

Take a step toward better health

Blue Cross and Blue Shield of Kansas, together with Blue Cross and Blue Shield companies from across the country, have designed a program to help members remember to incorporate exercise into their busy schedules.

Join others by walking for at least 30 minutes during lunch time April 29. Better yet, use this day as a starting point to add more daily movement into your life. It's the perfect opportunity to get some fresh air, increase your oxygen circulation, renew mental vitality and improve your heart health.

Every little bit of exercise counts. Begin with 15 minutes of exercise a day. Each week, add another



Mark your calendar for National Walk @ Lunch Day™ April 29.

five minutes a day until you build up to 30 minutes five days a week. To stay motivated, put exercise on your calendar, like any other obligation. ■

Who would have thought that such a simple task would have endless benefits? Join the movement!

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The good health benefits of friends

From births to graduations to weddings to funerals—you've been there for them, and they've been there for you. Now, science has confirmed what you've always known: Friends and family are good for your health. In one study, older adults who had satisfying relationships with their spouse or partner were less likely to suffer depression after stressful work events.

How do family and friends benefit your health? They help people cope with physical and emotional stress. For instance, having a supportive spouse has been shown to aid in recovery from heart disease, hip fracture surgery and mental illness.

Social circles often change. Retirement, illness and the death of loved ones may leave some feeling lonely. If you are looking to broaden your social circle, here are a few suggestions:

- Sign up for classes
- Call a local senior center for a schedule of social events
- Volunteer
- Recruit a "walking buddy"
- Join or start a club related to your interests, such as gardening

Is there a question or health topic you'd like to see discussed in *Seniority*? If so, please e-mail your suggestion to us at seniority@bcbsks.com.



Additional ways to serve you

We strive to provide all customers with the care and concern that they deserve, and we have a new tool which helps us provide World-Class customer service to you. If your wait is expected to be 90 seconds or longer:

- You will be notified of the expected wait time to speak with a customer service representative.
- You will be given the option to stay on the phone to wait for the next available representative or request a call back.
- If you select the callback option, you will not lose your place in line. The system will call you back when the next representative is available to take your call.

"We know your time is

important," says Shelley Pittman, vice president of operations. "This new service allows us to serve you at your convenience, even when our call volumes are at their heaviest." ■

Thank you for telling us that we provide you World-Class service! For the second consecutive year, BCBSKS earned the World Class in Customer Satisfaction award from Service Quality Measurement Group (SQM). To earn this award, 80 percent or more of the members surveyed must have rated their overall experience as "very satisfied." We also were honored to receive the 2008 Highest Customer Satisfaction for the Health Care Industry Award.

Six safety strategies for older drivers

Anyone who gets behind a wheel needs to play it safe. This may be especially true for some older adults. On average, adults age 50 and older are more likely to have a medical problem or to be taking medication that could affect driving skills.

To stay safe on the road, you may need to make some adjustments. Here are some safety strategies:

1. Consider getting off the road when conditions are difficult, such as during rush hour, in bad weather or at night.
2. Be extra cautious when making risky maneuvers, such as left turns, lane changes and passing other drivers.
3. Take advantage of gadgets that can help you drive. For instance, if you have leg problems, consider getting hand controls for the gas pedal and brakes. If headlights bother you at night, get a rearview mirror that blocks glare.
4. See an eye doctor every year after age 60 to check for cataracts and other eye problems.
5. Ride with a friend who can serve as a second pair of eyes, but don't get distracted by conversation.
6. Take a driver safety class.

Unscramble the signs of a stroke

Rapid treatment is vital when a stroke strikes. But stroke symptoms usually appear suddenly, without any warning. So, being able to quickly recognize and respond to a "brain attack" could save your life—or the life of a loved one.

Unscramble the following major symptoms of a stroke. See how fast you can solve this puzzle. Then post the answers where you can see them...just in case.

1. bultroe knalwig ro zzydissen
2. sneakwes ro ubensnms no eno dsie fo eth ybdo
3. oeultrb enigse
4. fconsuoin ro rbletuo ngapskei
5. rvsee dhhaaec

Answers:

1. trouble walking or dizziness
2. weakness or numbness on one side of the body
3. trouble seeing
4. confusion or trouble speaking
5. severe headache

Welcome back!

Have you recently come back to town after an extended out-of-town stay? If so, please update your address with us. That way, you will continue to receive timely mail correspondence from us. There are a number of ways to update your address—choose whichever is most convenient for you.

- E-mail us at csc@bcbsks.com
- Write us at 1133 SW Topeka Blvd., Topeka, KS 66629-0001
- Call us at 1-800-648-1756
- Visit BlueAccess®, the secure section of our Web site, at www.bcbsks.com



Get the facts on fat

A low-fat diet can benefit you in many ways. It can help you control your weight, which may lead to better glucose control. It also can help lower your risk for heart disease—a common health concern for people with diabetes.

When it comes to fat, here's how to tell the difference between the good, the bad and the ugly:

Good fats. Monounsaturated fats are heart-healthy fats found in certain vegetable oils—especially canola, olive and peanut oils.

Polyunsaturated fats are found in seafood and vegetable oils such as canola, corn and safflower oils. Eating the omega-3 version of these fats, found in flaxseed, salmon, tuna and mackerel, may help prevent heart disease and inflammation.

Most of the fat in your diet should come from these two types of fat. When used in place of saturated fat, they can help lower blood cholesterol and triglycerides.



Bad fats. Saturated fat is found mainly in animal foods, such as meat, butter, cheese and dairy products. Coconut and palm oils also contain saturated fat. This fat is solid at room temperature. Saturated fat raises blood cholesterol and increases the risk for heart disease.

Ugly fats. When vegetable oils are hydrogenated, or

processed, trans fat is created. Trans fat raises your blood cholesterol level—perhaps more so than saturated fat. Avoid foods with vegetable shortening or partially hydrogenated oils.

Be sure to check labels on processed foods that are low in fat. They may contain sodium or sugar. Too much of either can raise your blood glucose and blood pressure. ■



Medicare deductible amounts for 2009

For Medicare Part A, the 2009 deductible is \$1,068 per benefit period or spell of illness.

Part A coinsurance depends on the length of your stay in each benefit period. The coinsurance amounts are \$267 a day for 61 to 90 days and \$534 a day for 91 to 150 of each “lifetime reserve” day used.

The coinsurance for care in a skilled nursing facility is \$133.50 a day for 21 to 100 days in each benefit period.

For Part B, both amounts remain the same as they were in 2008. The 2009 deductible is \$135 per calendar year and the coinsurance is 20 percent.

Plan 65 Q & A

Q I recently received information stating that I could receive vision services and hearing aids by using Resource Blue. I'm a little confused—I didn't think those services were included with my Plan 65 coverage. Will you please explain.

A Resource Blue is our value-added discount and health & wellness awareness program. Plan 65 and Plan 65-Select members are automatically eligible to use Resource Blue—the information found on the site is completely free. In addition to a wealth of information about various health topics, there is information about discounts you can receive at participating merchants simply by being a Plan 65 or Plan 65-Select member.

Here is some specific discount information for vision services and hearing aids:

■ **Eye Med** offers a 30 percent discount on a complete pair of eyeglasses including frame, lenses and lens options. They offer a 15 percent discount on conventional contact lenses. Call their toll-free number, 1-866-724-0313, for additional information.

■ **TruVision** offers a 10 percent discount on laser vision correction. There is a free screening. They also offer a preoperative exam, post-operative care, TruVision Enhancement warranty, conventional or custom LASIK, conventional or custom PRK, bladeless flap technology and mail order contact lenses. Their toll-free number is 1-877-568-2020.

■ **TruHearing** offers a complimentary hearing screening and up to a 60 percent discount on digital hearing instruments with a warranty. For more information, you can call the TruHearing toll-free number, 1-877-257-4040.

■ **Beltone** offers a free hearing screening and free hearing aid batteries with a one-year or two-year warranty. Their toll-free number is 1-800-BELTONE. ■

For a list of network providers who offer discounts on eye exams, contact lenses and frames, please see the Plan 65 Vision Care Discount Provider Directory or call 1-800-648-1756. For more information about any of these discounts, you also can access any of their Web sites from www.bcbsks.com. Click the “Be Healthy” tab, then “Discounts & Coupons” to start your discount search.

Get doctors' insights with Second Opinion

The Blue Cross and Blue Shield Association and Blue Cross and Blue Shield of Kansas are underwriters of Second Opinion, a PBS series that brings together panels of doctors to tackle medical cases in a way that hasn't been done before on television. The shows are an excellent way to learn about various topics including antibiotic use, back

pain, heart rhythm disorder, longevity and medications.

There are 52 shows available online that can help you better manage your health and wellness. To access these episodes, go to www.bcbsks.com and select the “Second Opinion” link at the bottom of the home page.

Teach healthy living to your grandchildren

Mediterranean diced salad

- 1 19-ounce can of chickpeas (also called garbanzo beans)
- 1 red pepper
- 1 cucumber
- 2 stalks celery
- 1 c halved grape tomatoes
- Juice of one large lemon, about ¼ cup
- 1 T white vinegar
- 2 T olive oil
- ½ c chopped fresh parsley

Drain and rinse chickpeas and put in a large mixing bowl. Core red pepper and dice into half-inch squares. Add to bowl. Peel and chop cucumber; slice celery lengthwise and chop. Add to bowl. Add halved grape tomatoes.

In a measuring cup or small bowl, whisk lemon juice, vinegar and olive oil. Pour over salad ingredients. Toss well to coat all ingredients. Add parsley and mix again. Refrigerate until ready to serve. Season to taste.

Yield: 6 servings
 Each serving provides:
 Calories: 142, Protein: 4 g,
 Fat: 6 g, Carbohydrate: 18 g,
 Fiber: 5 g, Sodium: 208 mg,
 No cholesterol.

Want to leave a lasting legacy that will benefit your grandchildren for their entire lives? Teach them healthy habits. Better yet, show them how to practice healthy living through your example. Make sure you set a good example with your own diet and exercise habits. What you do may have far more influence than what you say.

The best time to start these lessons is when your grandchildren are young, before bad habits have a chance to form. Here are some creative ways to get your grandchildren on the right track.

NUTRITION

■ Invite your grandchildren to grocery shop with you. Point out your favorite fruits and vegetables. Encourage them to choose a vegetable that you

can prepare together. Kids are more likely to eat what they help make.

■ Serve child-sized portions. Large portions encourage overeating. Also, don't force your grandchildren to clean their plates.

PHYSICAL ACTIVITY

■ Bicycle, take a walk or play ball with your grandchildren. Children love when adults are active with them.

■ Give gifts that encourage activity, such as a Frisbee or sporting equipment.

DENTAL CARE AND HYGIENE

■ Encourage your grandchildren to brush their teeth after each meal.

■ Instruct on proper hand washing: Scrub with soap and water for at least 10 seconds, then rinse and dry. ■



Plan 150 provides peace of mind during cancer treatment

Blue Cross and Blue Shield of Kansas has an affordable way for you to pay for non-medical expenses if you or a covered family member is ever treated for cancer. Plan 150, our cancer-only plan, can help by providing a financial cushion to help you pay for unexpected expenses that often come with extended medical care. Expenses like hotels rooms, meals for family members, transportation to and from the hospital, long distance phone calls or other types of overlooked expenses.

Claims are easy to file. Just submit all claims directly to Blue Cross, and then payment is sent directly to you to spend however you wish. The type of treatment received determines what benefits are paid. You receive \$150 daily for medically necessary inpatient cancer care at a hospital. You receive \$50 daily for outpatient services such as surgery, cancer chemotherapy (except oral), radiation therapy and surgical endoscopic procedures.

Plan 150 is available only for people with no known history of cancer. ■



PL150 S0309

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/spring.

We care about your privacy

The employees of Blue Cross and Blue Shield of Kansas understand that protecting the privacy of your personal information is one of our most important daily responsibilities. For 67 years we have created business practices that safeguard your personal information while complying with all federal, state and industry privacy regulations.

One such regulation requires us to notify you of our privacy practices on a periodic basis. All our privacy statements are

available at www.bcbsks.com for you to read or print at your convenience. Simply click the "Privacy & Legal Policies" link located at the bottom of most of our Web pages, and you will be taken to a section where you can find our privacy statements.

If you prefer, you also may request a copy of the statement be mailed to you by writing us at Blue Cross and Blue Shield of Kansas, 1133 SW Topeka Blvd., Topeka, KS 66629-0001.



Flavorful diet may help cut Alzheimer's risk

Mediterranean diets—which include plenty of fruit, veggies, beans and fish—bring more than flavor to your table. These tasty diets offer many disease-fighting benefits as well. Studies have shown they can cut the risk for high blood pressure, heart disease and several types of cancer. Mediterranean diets also may fight Alzheimer's disease, which is responsible for about 70 percent of dementia cases.

A recent report in the *Archives of Neurology* found that people who ate a Mediterranean diet had a much lower risk for Alzheimer's disease. The top one-third of people—those who

followed the diet most closely—had a 68 percent lower risk for Alzheimer's disease, compared with those in the bottom third.

Another study in the *Annals of Neurology* found that older adults who ate a Mediterranean

diet for about four years had a 40 percent lower rate of developing Alzheimer's disease, compared with people who didn't follow the diet.

Researchers think the antioxidants in fruits, vegetables, and other foods in the Mediterranean diet may help protect the brain against damage that might lead to Alzheimer's. These foods also may help control inflammation in the brain, which could contribute to the disease.

To give your meals a Mediterranean flavor:

- Drink a glass of pomegranate juice with breakfast.
- For a snack, dip slices of fruit into low-fat yogurt.
- Try a bean or vegetable soup for lunch, such as a zesty gazpacho.
- Roll a fillet of white fish around some cooked spinach and mushrooms. Season with oregano, garlic and sherry, then bake.
- Sauté broccoli rabe or other greens with tomatoes, olive oil and garlic for a quick side dish.

For more flavorful ideas, check out recipes in Greek, Spanish and Italian cookbooks. ■

See page 6 for a [Mediterranean salad recipe](#).

Safely storing and discarding medicine

That bathroom medicine cabinet certainly seems convenient, but it could be the worst place for your medications. In fact, the warmth and humidity in your bathroom can break down many prescription and over-the-counter drugs. Instead, keep your medicines in one cool, dry place, locked up and out of reach of children and pets.

To dispose of out-of-date drugs safely, mix them with kitty litter or old coffee grounds and put them in a plastic bag in your trash.

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