What’s in this issue:
• 2016 Plan Ratings revealed
• Enjoy the convenience of CVS Caremark Mail Service Pharmacy
• Silver&Fit – Your questions are answered

www.bc.idaho.com/medicare
Welcome

Winter is here and soon you’ll be roasting chestnuts or strolling in a winter wonderland. May this season be filled with joy, family, merriment – and a time of renewal as you begin a new year.

Unfortunately, along with the happiness that winter brings, she also invites the flu.

If you haven’t received your free flu vaccination yet, do it today! Simply visit your pharmacy, present your member ID card, and they will administer your free vaccine.

It’s your best chance to avoid the complications that come with contracting the influenza virus. And in the spirit of the season, if you don’t want to do it for yourself, try to think of doing it for your friends and loved ones. When you vaccinate, it may keep others from catching the flu that come in contact with you.

We’ve included important benefit information in this issue to help you start the year off right. One of your New Year’s resolutions should be to stay in shape. What better way to do so, than by using your Silver&Fit fitness facility benefit. Members who used Silver&Fit in 2015 averaged 25 visits to the gym per month. You can do it too. On page 4, we’ll tell you how to access the benefit in 2016.

On page 5, we cover the reasons why you should use CVS Caremark Mail Service Pharmacy for your 90-day maintenance drugs. Here’s a little hint: cost savings and convenience.

Do you care what grade our members give us? We do. On page 3, we reveal plan ratings for 2016, and explain why it’s so important that members take surveys when Centers for Medicare and Medicaid Services (CMS) requests.

Lastly, you’ll find the second edition of Mind Games on page 5. This month there’s Jumble™ and Boggle® BrainBusters!™ to keep your mind sharp. If you like the new Mind Games feature, please let us know by emailing MACS@bcidaho.com.

Blue Cross of Idaho Care Plus is a Medicare Advantage health plan with a Medicare contract. Enrollment in Blue Cross of Idaho Care Plus depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next.
Selecting the Right Care

By Dr. Ryan Heyborne

The winter months can offer an array of reasons to visit your doctor, from falls on the ice and tumbles down the ski slope, to common colds and unpleasant flus. But just where should you turn for help when you need it? Fortunately, as a Blue Cross of Idaho member, you have options.

I worked for years in an emergency department (ED or ER) and it is the best place to get care for many serious illnesses. Ambulances constantly bring patients to ERs for strokes, heart-attacks, serious injuries and other conditions that need intensive care right away. The ER might also be the only place open, depending on the time or day. Emergency doctors are trained in treating a wide range of illnesses and can provide the care you need when you need it most.

For many less-serious illnesses and injuries, there are several options that not only offer fast care, but save you money on out-of-pocket costs. When you’re dealing with minor injuries – strains, sprains or even minor broken bones – or common ailments – sore throats, severe colds, flu – sometimes a trip to an urgent care clinic or your own doctor’s office is the best choice.

Many doctor offices schedule same-day or next-day appointments, and some even offer extended hours. Walk-in clinics – including urgent care clinics – are not only often open nights and weekends, they can offer an array of services including X-rays and lab tests. Some clinics even specialize in treating certain urgent conditions, such as bone and joint injuries.

These options are also generally less expensive. The average member copayment for going to an urgent care clinic is significantly less than a copayment for an ER visit. Additionally, urgent care clinics can often get you taken care of and on your way very quickly. You can probably find one of these clinics close to where you live.

You also have options on where you receive many non-urgent services. For example, ambulatory surgery centers offer a variety of non-emergency surgical services, often at a lower cost than larger hospitals which must provide a larger array of services.

For more information about your coverage, log on to members.bcidosha.com. You can also talk to your doctor so that he or she can help you decide where you can get the care you need at a cost you can afford.

We at Blue Cross of Idaho wish you a safe, healthy and happy holiday season.

Medication Update Winter 2015

<table>
<thead>
<tr>
<th>Brand Name</th>
<th>Generic Name</th>
<th>Medication Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pulmicort Respules</td>
<td>budesonide inhalation</td>
<td>asthma attack prevention</td>
</tr>
<tr>
<td>Patanol</td>
<td>olopatadine</td>
<td>allergic symptoms of the eye</td>
</tr>
<tr>
<td>Flovent Diskus</td>
<td>fluticasone inhalation</td>
<td>asthma attack prevention</td>
</tr>
<tr>
<td>Mestinon</td>
<td>pyridostigmine</td>
<td>myasthenia gravis</td>
</tr>
<tr>
<td>Zegerid</td>
<td>omeprazole and sodium bicarbonate</td>
<td>GERD</td>
</tr>
</tbody>
</table>

These brand-name drugs were recently released in a generic form. Generics are a safe and effective way to lower the cost of your medications.

Ask your doctor or pharmacist if a generic medicine is right for you.
It’s important we receive A’s on our final report card

As a child, do you remember bringing your report card home to mom or dad with mixed emotions? Maybe you received four A’s, and a couple B’s. You were so close to getting straight A’s and it bothered you! That’s kind of how we feel.

Back to School

Each year, Centers for Medicare and Medicaid Services (CMS) asks members to grade their experience as a member of our plan. This is done via phone interview, or if CMS cannot poll members by phone, they mail a paper survey called the Consumer Assessment of Healthcare Providers and Systems (CAHPS). If CMS asked you to take the survey and you completed it, thank you! It is one of the most important ways we learn from our members what we’re doing right and what we can do better.

Overall, members told us we performed above average. The CAHPS scores in the table below were used to award Star Ratings. We’re happy to report that True Blue HMO received an overall 4-star rating for the 2016 plan year. No other HMO plan in Idaho received a higher overall star rating.

Secure Blue PPO’s overall rating remained unchanged, receiving 3½-stars for the 2016 plan year.

For both True Blue and Secure Blue, members are pleased with the quality of care they received, the information and respect they received from customer service, and getting needed prescription drugs.

Above Average

Secure Blue PPO’s overall rating remained unchanged, receiving 3½-stars for the 2016 plan year.

Needs Improvement

We still have work to do. When members were asked how they would rate their health plan overall, responses did not align with what members told us we were doing well. It’s similar to a grade school student receiving A’s on all their tests and homework, but surprised to find out they received a B on their final report card.

It’s important that we receive an ‘A’ from our members. If you are asked how you would rate your health plan, and you are pleased with your experience with us – including quality of care, customer service, and access to your benefits and providers – we would be thrilled to receive the best overall possible score from you.

<table>
<thead>
<tr>
<th>2015 CAHPS RESULTS HIGHLIGHTS</th>
<th>Our mean score compared to others</th>
<th>Star Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Composite CAHPS Measurements:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Getting Needed Care: How often was it easy to see a specialist or to get the care, tests or treatment you needed?</td>
<td>83%</td>
<td>85%</td>
</tr>
<tr>
<td>Getting Care Quickly: How often did you get care or an appointment as quickly as needed or see your provider within 15 minutes of your appointment time?</td>
<td>76%</td>
<td>79%</td>
</tr>
<tr>
<td>Health Plan Customer Service: How often did your health plan give you the information you needed as well as treat you with courtesy and respect?</td>
<td>88%</td>
<td>93%</td>
</tr>
<tr>
<td>Getting Needed Prescription Drugs: How often was it easy to get the medicines your doctor prescribed or to fill your prescriptions locally or by mail?</td>
<td>90%</td>
<td>93%</td>
</tr>
<tr>
<td>Rating of Health Plan: From 0-10, what number would you rate your health plan?</td>
<td>85%</td>
<td>86%</td>
</tr>
</tbody>
</table>

Overall Star Rating for True Blue HMO ★★★★★
If you have diabetes, make life less complicated

Staying healthy can be complicated, more so if you have diabetes. We’ve provided a diabetes checklist for 2016. Each check box you complete reduces the risk of complications arising from diabetes. Planning and scheduling appointments early will help you and your doctor ensure you receive the best diabetes care.

☑️ Diabetes Checkup Appointment (2-4 times per year)
Your doctor will check your blood pressure each visit and review labs.

Your feet should be inspected and your doctor should ask how your feet feel. Nerve damage or neuropathy may develop in any part of the body but especially attacks the feet. This can lead to painful tingling and ulcers.

☑️ Blood draw for A1C and Cholesterol levels (before each diabetes checkup)
This checks for heart disease and stroke risks. Heart attack or stroke occur when a blood vessel is blocked and blood can’t flow freely and represents a life threatening emergency. Managing blood sugar, blood pressure and cholesterol reduce the risk of heart disease or stroke. If you smoke, heart disease risk is greater. Your doctor can provide resources to quit.

☑️ Microalbumin (Urine) Test (once annually)
A simple urine test checks for possible kidney disease. Kidney Disease develops when your kidneys have trouble filtering blood, generally from excess glucose. Over time, this can lead to serious and life threatening issues.

☑️ Eye Exam (once annually)
Diabetics need a special yearly eye exam to identify possible issues that are manageable with early treatment. A specialist looks for potential vision problems caused by high blood sugars and notifies your primary doctor of the results.

My Diabetes Care Plan

Diabetes Checkup:
1. Date Scheduled: ______________
2. Date Scheduled: ______________
3. Date Scheduled: ______________
4. Date Scheduled: ______________

Blood Draw (A1C & Cholesterol):
1. Date Scheduled: ______________
2. Date Scheduled: ______________
3. Date Scheduled: ______________
4. Date Scheduled: ______________

Annual Urine Test:
Date Scheduled: ______________

Annual Eye Exam:
Date Scheduled: ______________
Silver&Fit: Your questions answered

One of the great benefits of your health plan is that it includes Silver&Fit Exercise and Healthy Aging Program. As a member, you can go to a fitness club or exercise center for only $50 per year.

It’s true! Some have classes designed for older adults that you might like. They may also offer dance or yoga studios and/or swimming pools.*

Many of you are already using Silver&Fit, but we made some changes to the program for 2016 based on your feedback!

How do I find a participating Silver&Fit fitness facility for 2016?
• Go to www.SilverandFit.com
• Register to use the website
• Search for a fitness facility in your area

How do I register for a facility for 2016?
• You will receive a flier with your Fitness Card with your new member materials
• Bring the Fitness Card to the in-network fitness facility
• NEW! Pay the $50 registration copay to the facility and you are good to go

When can a member begin registering for a fitness facility?
• You can bring your fitness cards to register at the gym beginning December 1
• Members can begin using the facility January 1

Can I have Silver&Fit facility memberships in two different facilities at the same time?
• No, a member cannot pay a $50 registration fee to more than one facility

Can I transfer my membership from one facility to another?
• If you want to go to another facility, call Silver&Fit customer service. They will assist you in making the move. No additional fee is required
• Members may choose a different facility as often as monthly

What is Silver&Fit Connected!
• Silver&Fit Connected! is a tool allowing you to track your exercise and activity, whether you exercise at your fitness facility or using one of 50-plus wearable fitness devices or applications
• Connected! Collects the activity data and displays the member’s results on Silver&Fit.com
• Connected! Includes a tool and points calculator. Your visits to the fitness facility, or total number of steps/minutes, or exercise activity are converted into points, and displayed on www.SilverandFit.com
• Points can be used and redeemed for rewards. Reward Fulfillment will be 30 days after member qualifies.

*Services that call for an added fee are not part of the Silver&Fit program.
Mind Games
Keep your mind sharp by exercising your brain.

CVS Caremark Mail Service Pharmacy
Do you take a long-term medicine to treat a chronic condition? CVS Caremark can deliver these prescriptions directly to you – with no additional shipping fee.

Lower prescription costs
CVS Caremark Mail Service Pharmacy is a preferred pharmacy. If you are enrolled in a 2016 plan that includes preferred retail cost sharing, you will pay less for prescriptions than at standard retail cost sharing pharmacies.

Greater convenience
Ordering a 90-day supply of your prescriptions saves you a trip to the pharmacy every 30 days. Mail order prescriptions usually arrive within 10 days of ordering.

Secure delivery
Your medicines are sent in plain packaging to protect your privacy.

Get started today by visiting www.caremark.com, or call CVS Caremark customer service at 1-855-479-3661, from 9 a.m. to 8 p.m. Central Standard Time, Monday through Friday. TTY users should call 1-866-236-1069. They will let you know which prescriptions can be filled through mail order and then contact your doctor for a 90-day prescription.

ANSWERS ON BACK PAGE.
Healthy Recipe

Slowcooker Spaghetti Squash and Meatballs

- 1 medium spaghetti squash
- 1 lb. of 85-percent lean Italian chicken sausage
- 1 24 oz. jar of spaghetti sauce

Cut the spaghetti squash in half around the middle and use a spoon to remove the seeds and membrane. Place squash cut-side down in the center of the crockpot and pour spaghetti sauce around the sides. Roll the lean Italian chicken sausage into 8-10 meatballs and place in the sauce around the edges of the squash. Cook on low for 5-6 hours, or on high for 3-4 hours. Use tongs to carefully remove the squash from the crockpot and use a fork to remove the squash flesh from the shell. Discard the shell. Serve the squash with the meatballs and sauce from the crockpot.