Get Your Yearly Health Screenings and Exams

If you did not find room in your calendar last year, make yourself a pledge to get your yearly exam early this year. Talk to your doctor about your total health, your risk factors and your family history. Those are the things that affect what health screenings you need each year.

Routine screenings are of great value. They can help spot a possible problem before it becomes a serious health issue. The Centers for Disease Control and Prevention (CDC) says getting the right health services, screenings, and treatments helps your chances for living a longer, healthier life.

Source: Centers for Disease Control and Prevention (CDC)
Check for Chilly Weather Before Exercising

There are some key things to keep in mind when you are exercising in cold weather.

If you decide to brave the cold, check the forecast for the time you will be outside. Temperature, wind and moisture — along with the length of time that you will be outside — are the main things to keep in mind when planning a safe cold-weather workout.

Be sure to check the wind chill index as well as the temperature. Very cold temperatures or wind chill extremes can make exercising outdoors unsafe even if you dress warmly. Any exposed skin could get frostbite in some weather conditions.

And it does not have to be below freezing for you to be at risk from the cold. Hypothermia can happen with temperatures between 30 and 50 degrees. The wind can go through your clothes and remove the insulating layer of warm air that surrounds your body. If you or your clothing is wet with sweat, then the chance of getting hypothermia goes up even more.

If it is too cold, choose to do something indoors instead.
Did You Get Your Flu Shot? It is Not Too Late.

The CDC advises a yearly flu shot for most people six months and older.

A yearly flu shot is the best way to help protect against the flu. Getting vaccinated protects you and those around you. An infected person can spread the flu even before symptoms appear. Your shot will lower the chances of becoming infected or infecting others.

To find doctors, retail clinics and drugstores near you, call Member Services at 1-877-860-2837 (TTY/TDD: 711).

Source: Centers for Disease Control and Prevention (CDC)

How Decisions are Made About Your Care

Blue Cross Community Health Plans has strict rules about how decisions are made about your care.

Our doctors and staff make decisions about your care based only on need and benefits. There are no rewards to deny or promote care. Blue Cross Community Health Plans does not encourage doctors to give less care than you need. Doctors are not paid to deny care.

If you want to know more about how decisions are made about your care, call Member Services.
Managing High Blood Pressure

High blood pressure is a leading cause of heart disease and stroke. It has also been linked to dementia, according to the CDC. Nearly one in three American adults has high blood pressure. And nearly half of adults with high blood pressure do not have their condition under control.

Hypertension is also known as high blood pressure. A person with high blood pressure may not have any signs or symptoms, which is why it is sometimes called ‘the silent killer.’ A normal blood pressure reading should be less than 120/80. When high blood pressure is not controlled with medicine and healthy lifestyle changes, it can lead to major health problems such as stroke, heart disease, sexual dysfunction, eye problems or kidney failure.

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Importance of Colorectal Cancer Screenings

In the U.S., colorectal cancer is the third leading cause of cancer-related deaths in men and in women, and the second most common cause of cancer deaths for both men and women. If you are 50 or older, getting a colorectal screening could help spot a problem earlier and save your life!

Colorectal cancer most often starts from a precancerous polyp, which is an unusual growth in your colon or rectum. As time passes, some polyps can turn into cancer. Screening tests help find precancerous polyps, so they can be removed before they turn into cancer. These tests also help find colorectal cancer earlier, when it is simpler to manage and treatment works better.

Who can get colorectal cancer?

Men and women can both get colon cancer. It is most common in people age 50 or older.

What are the symptoms?

Some common symptoms of colorectal cancer are:
- Blood in or on your stool (bowel movement)
- Constant stomach pain, aches or cramps
- Unexpected weight loss
- Fatigue

When should you get your screening done?

Routine screenings for colorectal cancer should start at age 50. It is advised that adults age 50 to 75 get screened routinely. Adults age 76 to 85 should ask their doctor if they need to be screened.

It is important to talk to your doctor about when to start testing, which test is the right one for you and how often you need to be tested. If you have a greater chance of getting colorectal cancer, your doctor may want you to get screened earlier and more often.

What can raise your chance of getting colorectal cancer?

- Inflammatory bowel disease, such as Crohn’s disease or ulcerative colitis
- A personal or family history of colorectal cancer or polyps
- Genetic syndromes, such as familial adenomatous polyposis (FAP) or Lynch syndrome
- No routine physical activity
- A diet low in fruit, veggies and fiber
- A diet high in fat or processed meats
- Being overweight or obese
- Alcohol and tobacco use

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High blood pressure can result from other causes, such as:

- Certain health problems—high blood sugar, kidney disease or thyroid issues.
- Hormone drugs
- Family history
- High cholesterol
- Certain drugs—drugs used for asthma, allergies and colds.
- Aging
- Race/Ethnicity
- Gender—men who are younger than 55 years of age have a greater chance of having high blood pressure.
- Unhealthy lifestyles—eating unhealthy foods, being inactive, smoking or drinking too much alcohol may raise your blood pressure.
- Being overweight
- Stress

You can handle your high blood pressure by following these tips:

- Keep your scheduled doctor visits
- Take your high blood pressure medicine, as told by your doctor
- Lose weight
- Quit smoking
- Eat a healthy diet
- Get routine exercise
- Handle stress

Talk with your doctor if you have questions about high blood pressure and the risks linked to it.

Sources: Centers for Disease Control and Prevention (CDC), American Heart Association

Types of screening tests

There are three types of stool tests that you can do in the comfort of your home:

1. **Guaiac-based Fecal Occult Blood Test (gFOBT):** This test uses the chemical guaiac to find blood in your stool. At home, you use a stick or brush to get a small amount of stool. You return the test to the doctor or a lab, where they will check your stool samples for blood.

2. **Fecal Immunochemical Test (FIT):** This test uses antibodies to find blood in your stool. You can get a test kit from your doctor. This test is done the same way as gFOBT.

3. **FIT-DNA Test (or Stool DNA test):** This test combines the FIT with a test to find DNA in your stool. You collect a whole bowel movement and send it to a lab, where they will check for cancer cells.

These three tests are done by your doctor:

1. **Flexible Sigmoidoscopy:** For this test, the doctor puts a short, thin, flexible, lighted tube into your rectum. The doctor looks for polyps or cancer inside the rectum and lower third of the colon.

2. **Colonoscopy:** This test is like a flexible sigmoidoscopy, except the doctor uses a longer, thin, flexible, lighted tube to look for polyps or cancer inside the rectum and the colon. During the test, the doctor can find and remove most polyps and some cancers. This test is also used as a follow-up exam if anything unusual is found during one of the other screening tests.

3. **Computed Tomography (CT) Colonography (Virtual Colonoscopy):** This test uses X-rays and computer imaging to look at your colon. The images are shown on a computer screen for the doctor to check.

Each test has benefits and drawbacks. The best way to find out which test is right for you is to talk with your doctor. If you are 50 or older, consider scheduling a visit with your doctor to talk about colorectal cancer screenings.

More information on cancer screenings and doctors in your network can be found in your Member Handbook. Or you can call the Member Service number on your member ID card.

Sources: U.S. Preventive Services Task Force; American Cancer Society; Centers for Disease Control and Prevention (CDC)
Blue Cross and Blue Shield of Illinois (BCBSIL) needs to give you a HIPAA Notice of Privacy Practices and a state Privacy Practices Notice. The HIPAA notice talks about how BCBSIL can use or give out your protected health information (PHI) and your rights to that information. The state notice talks about how we can use or give out your nonpublic private financial information and your rights to that data. Please take a few minutes and review these notices. You can go to https://www.bcbsil.com/bcchp/legal-privacy/hipaa.html to get a copy. Our contact information is at the end of this notice.

HIPAA NOTICE OF PRIVACY PRACTICES

YOUR RIGHTS. When it comes to your PHI, you have certain rights.

This section talks about your rights and some of the things we can do to help you.

Get a copy of your health and claims records

- You can ask to see or get a copy of your health and claims records and other PHI we have about you. Use the contact information at the end of this notice to ask us how.
- We will give you a copy or outline of your health and claims records within 30 days of the request unless we ask for more time.

Ask us to fix health and claims records

- You can ask us to fix your health and claims records if you think they are not right. Use the contact information at the end of this notice to ask us how.
- We may say ‘no’ to your request to fix your records. We will tell you why in writing within 60 days.

Ask for private communications

- You can ask us to reach you in a certain way or to send mail to another address. Use the contact information at the end of this notice to ask us how.
- We will provide a response to all requests. We will say ‘yes’ if you tell us you would be in danger if we do not.

Ask us what not to use or share

- You can ask us not to share or use certain PHI. Use the contact information at the end of this notice to ask us how.
- We do not have to agree with your request. We may say ‘no’ if it would affect your care.

Get a list of those with whom we have shared data

- You can ask us for a list of when we shared your information, who we shared it with and why during the last six years. Use the contact information at the end of this notice to ask us how.
- We will provide this information to you. However, we will not provide you information about payment for your care. We will provide this information one time a year for free. We may charge a small, cost-based fee if you ask again within 12 months.
Get a copy of this Notice

- You can ask for a paper copy of this notice at any time, even if you are OK with getting the notice by mail. To get a copy of this notice, use the contact information at the end of this notice. We will send one to you.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can also request information and make decisions for you.
- We will make sure that these individuals are allowed to get information about you before we make it available.

File a complaint if you feel your rights are violated

- If you feel we have not done the right thing with your information, you can complain to us. Use the contact information at the end of this notice.
- You can also complain to the U.S. Department of Health and Human Services Office for Civil Rights by calling 1-877-696-6775; or by visiting https://www.hhs.gov/hipaa/filing-a-complaint/complaint-process/index.html or by sending a letter to them at: 200 Independence Ave., SW, Washington, D.C. 20201.
- You have a right to complain. If you complain, we will not hold it against you.

YOUR CHOICES. For certain PHI, you can tell us your choices about what we share.

If you know how you want us to share your information in the times described below, tell us and we will follow your orders. Use the contact information at the end of this notice.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a bad situation and help you fix the problem
- Reach you for fundraising efforts

If there is a reason you cannot tell us who we can share information with, we may share it if we believe it is best for you. We may also share information for health or safety reasons.

We never sell or use your information for promotional purposes unless you give us your written OK.

INFORMATION USE AND SHARING. How do we use or share your PHI?

We use or share your PHI in the following ways.

Help you with the health care treatment you get

- We can use your PHI and share it with doctors or health staff who treat you.
  Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange more services.

Run our operations

- We can use and give out your information to support and improve our operations.
  Example: We use PHI to create better services for you.

We cannot use your genetic information to decide whether we will give you care except for long-term care plans.

Pay for your health services

- We can use and give out your PHI to your health plan sponsor for plan administration purposes.
  Example: We share information about you with your dental plan to make a payment for your dental work.

Administer your plan

- We may give out your PHI to your health plan sponsor for plan administration purposes.
  Example: We may provide certain information to the sponsor of your health plan to explain how we charge for our services.
How else can we use or share your PHI?
We also can share your information in order to help the public good. For example, public health and research. We have to meet many laws before we can share your information for these reasons. For more information go to: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html

Help with public health and safety issues
• We can share your health data for times such as:
  – Stop diseases
  – Help with product recalls
  – Show bad reactions to drug
  – Show suspected harm, neglect or home violence
  – Stop or lessen a threat to someone’s health or safety

Do research
• We can use or share your information for health research.

Follow the law
• We share information about you when a state or federal law says we must. For example, we may share information with the Department of Health and Human Services so that they can check to see that we follow privacy laws.

Answer organ/tissue donation requests and work with certain experts
• We can share your PHI with an organization that helps with organ or tissue donation.
• We can share your information with a medical examiner, coroner or funeral director.

Address workers’ compensation, police, and other government requests
• We can use or share your PHI:
  – For workers’ compensation claims
  – For police purposes or with a law enforcement official
  – With health oversight firms for activities approved by law
  – For special government functions such as military, national security, and presidential protective services or with prisons regarding inmates

Answer to lawsuits and legal actions
• We can share your information in response to a court order, or in response to a request to show up in court.

Certain PHI
• State laws may ask us to be extra careful with information about certain health conditions or diseases. For example, the law may stop us from sharing or using data about HIV/AIDS, mental health, alcohol or drug abuse and genetic data without your OK. In these situations, we follow what state law says.

OUR DUTIES. When it comes to your information, we have certain duties.
• We must keep your PHI safe and secure.
• We must let you know if your information has been shared or used by someone that could have a bad effect on you.
• We must follow the privacy practices that are described in this notice and make sure that you can get a copy of the notice.
• We will not use or share your information except as described here unless you tell us we can in writing.

You may change your mind at any time. Let us know in writing if you do.

For more information: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.
STATE PRIVACY PRACTICES NOTICE

BCBSIL collects nonpublic private information about you from your health plan, your health care claims, your payment information and other types of reporting firms. BCBSIL agrees to:

- Not give out your information even if you stop being a customer to any non-affiliated third parties except with your OK or according to the law.
- Limit the workers that can see your information to those that perform jobs needed to run our business and give care to our customers.
- Have security and privacy practices that protects your information from unauthorized use.
- Use your information only to process your claims, to bill you and to provide you with customer service.
- Use your information according to the law.

BCBSIL is able to share your information with certain third parties who either perform jobs or services for us. Here are some examples of third parties that we can share your data with:

- Our affiliates
- Clinical and other business partners that offer services on our behalf
- Insurance brokers or agents, financial services firms, stop-loss carriers
- Regulatory and other governmental groups including the police
- Your group health plan

You have a right to ask us what nonpublic financial information we have about you. You have the right to ask for a copy of this information.

CHANGES TO THESE NOTICES

We have the right to change the terms of these notices. The changes we make will apply to all the information we have about you. If we make changes, the law requires that we mail you a copy of this notice.

CONTACT INFORMATION

You can get a copy of this notice at any time by:

1. Going to the website at http://www.bcbsil.com/important_info/index.html or
2. Calling us at the toll-free number on the back of your ID card.

If you have any questions about your rights or these notices, contact us in one of these ways:

1. Call us at 1-877-361-7594 or
2. Write us at Privacy Office
   Divisional Vice President
   Blue Cross and Blue Shield of Illinois
   P.O. Box 804836
   Chicago, IL 60680-4110

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

REVISED 4/5/19
Blue Cross and Blue Shield of Illinois complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Illinois does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Illinois:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Civil Rights Coordinator.

If you believe that Blue Cross and Blue Shield of Illinois has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, Office of Civil Rights Coordinator, 300 E. Randolph St., 35th floor, Chicago, Illinois 60601, 1-855-664-7270, TTY/TDD: 1-855-661-6965, Fax: 1-855-661-6960, Civilrightscoordinator@hcsc.net. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-860-2837 (TTY/TDD: 711).


العربية (Arabic):
ملحوظة: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالمجاني. اتصل برقم 1-7382-068-778 (رقم هاتف الصم والبكم: 117).

हिंदी (Hindi): ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-860-2837 (TTY/TDD: 711) पर कॉल करें।


ગુજરાતી (Gujarati): સૂચના છે: જે તમે ગુજરાતી બોલતા હો, તો અપને મુક્ત ભાષા સહાય સેવાઓ તમારી માટે ઉપલબ્ધ છે. ફોન કરો 1-877-860-2837 (TTY/TDD: 711).

أردُو (Urdu): کریم کال۔ بیئن دستیاب مین مفت خدمات کی مدد کی رابین کو آپ تو آپ بینی پوشنی اردو آپ اگر خبردار 1-877-860-2837 (TTY/TDD: 711).


λ ι η ι ν ι κά (Greek): ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, συνιστάεται η χρήση δωρεάν υπηρεσιών γλωσσικής υποστήριξης. Καλέστε 1-877-860-2837 (TTY/TDD: 711).
Member and Community Events

Check out what is happening near you. You can find BCCHP’s member and community events on the BCCHP website at www.bcchpil.com. Or you can call us toll free at 1-877-860-2837 (TTY/TDD: 711).

LifeTimes
Your guide to health, wellness, and fitness

LifeTimes is published four times a year for Blue Cross Community Health Plans members. It brings you news about your health plan and staying healthy. Each issue has important phone numbers for you to cut out and keep. If you have questions or need help, call Member Services.

Articles in LifeTimes are meant to educate. They are not meant as medical advice. Please check with your doctor for any advice about your health.

<table>
<thead>
<tr>
<th>Important Blue Cross Community Health Plans phone numbers (Please have your member ID number ready)</th>
<th>Toll-free Number</th>
<th>TTY/ TDD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Services</td>
<td>1-877-860-2837</td>
<td>711</td>
</tr>
<tr>
<td>If you have any questions, please call Member Services. We are available 24 hours a day, seven days a week. The call is free.</td>
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| 24/7 Nurseline | 1-888-343-2697 | 711 |

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