

STATE AND SCHOOL
EMPLOYEES'

Life AND Health

P L A N

Know Your Benefits

LOCATION

Location, Location

In the real estate world there is a saying that the three most important considerations in choosing property for a business are location, location, and location. Although you may not know it, location makes a difference in your health care costs too.

In the past ten years, there has been a dramatic increase in the use of emergency room care. Is emergency room care sometimes the best option? Yes. In other non-emergency situations, are there better options than the emergency room? Yes. In calendar year 2012, 28% of the Plan's emergency room use was a result of "non-emergency" care. 39% was for emergency care that could have been treated in the physician's office. This costs you and the Plan more money...the cost difference is very substantial....\$1,316 for the average ER visit compared to \$145 for physician's office.

Hospitals have high overhead costs that are factored into the prices charged for every service. This makes the hospital

one of the most expensive locations to receive care. Keep this information in mind whenever you have a choice in where you receive your health care services. Location does matter.

Get the Care You Need:

When a serious illness or injury strikes:

- Consider the severity of your condition, and your options. Do you need care immediately, or can it wait? Is it during the day when your physician is available, or after regular office hours?
- If you're not sure where to go for care, call and ask the Nurse Line. ActiveHealth provides a 24-hour, 365-day Nurse Line for triage, self-care education, and support for participants to make good health care decisions.

**Call 866-939-4721 – 24 hours a day,
7 days a week.**



myBlue Mobile App | Now Available

As a Plan participant, it's easier than ever to manage your benefits wherever you are with the *myBlue* mobile app. Available for both iPhone and Android devices, the *myBlue* mobile app includes many features from *myBlue*, as well as additional enhancements to help manage your benefits on-the-go. The app is available free of charge in both the Apple App Store and the Google Play store.

With the *myBlue* mobile app, you can:

- ✓ Have your health insurance ID card with you 24/7 with the virtual ID card
- ✓ Update your personal contact information
- ✓ View 15 months of claims history as soon as they are paid

If you haven't registered for *myBlue*, you can quickly and easily register from the app's welcome screen. If you ever need to recover your login information, just tap the "Trouble Logging In" link from the app home page. Registered *myBlue* participants can simply log in with your *myBlue* user name and password once you have downloaded the app.



MOTIVATING MISSISSIPPI

Keys to Living Healthy

Motivating Mississippi – Keys to Living Healthy is the Plan's wellness and health promotion program designed to help you live a healthy lifestyle. This program contains several components to assist you in reaching your wellness goals.

Preventive Services

Benefits are provided at 100% of the allowable charge for certain wellness/preventive services. The list of covered wellness/preventive services can be found at the Plan's website, <http://knowyourbenefits.dfa.state.ms.us>.

HealthQuotientSM

WebMD Health Services is the Plan's Wellness and Health Promotion Services Vendor. Through WebMD, you can complete a HealthQuotient (HQ) health risk assessment and receive a personalized wellness plan. You will also have access to My Health Assistant, an interactive plan to help you find ways to become healthier. The HQ can be found at www.webmdhealth.com/mississippi or may be accessed through a link on the Plan's website.

Weight Management Enhancement Program

ActiveHealth provides a telephonic/online Weight Management Enhancement Program for participants with a Body Mass Index (BMI) of 35 or greater. For more information, call ActiveHealth at 866-939-4721.

Tobacco Cessation

Benefits are provided at 100% of the allowable charge for tobacco cessation prescription and over-the counter drugs. A prescription is required.

Is the 'Silent Killer' Stalking You?

What condition has no warning signs or symptoms – but is still a serious health condition that can lead to sudden death? High blood pressure is known as the “silent killer” for just that reason. About 68 million Americans, or 1 in 3 U.S. adults, have high blood pressure, according to the Centers for Disease Control and Prevention.

Blood pressure is the force with which our hearts pump blood throughout our bodies. High blood pressure (also called hypertension) is when our hearts pump blood at unhealthy, accelerated levels causing extra pressure on the artery walls.

High blood pressure can increase the risk for heart disease or stroke, yet many people don't even realize they have it. The good news is that you can take action to prevent high blood pressure or manage the condition if you have it.

To help prevent high blood pressure, consider these steps:

- Follow a healthy diet, high in fruits and vegetables and low in saturated fat, cholesterol and sodium.
- Be physically active for at least 30 minutes on most days of the week.
- Maintain a healthy weight.
- Don't smoke.
- Limit alcohol use to one drink per day.
- Manage stress.

For more information, visit the www.cdc.gov/bloodpressure.



HAVE FUN

In the Sun

It's summertime in Mississippi and we love to swim, ski, garden, and just be outside! Be sure to protect your skin against sunburn, premature aging, and skin cancer. Ultraviolet (UV) rays from the sun can reach you on cloudy and hazy days, as well as bright and sunny days. UV rays also reflect off of surfaces like water, cement, and sand. Indoor tanning (using a tanning bed, booth, or sunlamp) exposes users to UV rays.

The hours between 10 a.m. and 4 p.m. are the most hazardous for UV exposure outdoors. UV rays from sunlight are the greatest during the late spring and early summer.

The Centers for Disease Control and Prevention recommends easy options for protection from UV radiation—

- Seek shade, especially during midday hours.
- Wear clothing to protect exposed skin.
- Wear a hat with a wide brim to shade the face, head, ears, and neck.
- Wear sunglasses that wrap around and block as close to 100% of both UVA and UVB rays as possible.
- Use sunscreen with sun protective factor (SPF) 15 or higher, and both UVA and UVB protection.
- Avoid indoor tanning.



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Telemedicine

Beginning July 1, 2013, the Plan will provide coverage for telemedicine services. Telemedicine is the delivery of health care services such as diagnosis, consultation or treatment through the real-time use of interactive audio, video, or other electronic media.

**For more information regarding this benefit,
contact Blue Cross & Blue Shield of Mississippi at 800-709-7881.**



Scan this code with your smartphone or go to
<http://knowyourbenefits.dfa.state.ms.us>