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the silver star

A health & wellness newsletter for BlueCross BlueShield of Tennessee members

Summer 2010

The Great Outdoors

Spend some time outside. It increase levels of vitamin D in your body, which promotes healthy bones, lowers blood pressure and boosts your immunity, and you'll also benefit from a lift in your mood. But don't forget the sunscreen!

147 percent

The projected percentage that the 65+ population will increase between 2000 and 2050. The U.S. population as a whole is expected to increase by 49 percent during same period.



of Tennessee

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Too Hot to Handle

Beating the summer heat can be critical for your health

For Tennesseans, summer means heat and humidity. Too much heat is not safe for anyone, according to the National Institute on Aging, and it is even riskier if you are older or have health problems.

Being hot for too long can cause many illnesses, all grouped under the name "hyperthermia."

Heat cramps are the painful tightening of muscles in your stomach area, arms, or legs. While your body temperature usually stays normal during heat cramps, your skin may feel moist and cool. Find a way to cool your body down, and drink plenty of fluids.

Heat edema is a swelling in your ankles and feet when you get hot. Putting your legs up should help.

Heat exhaustion is a warning that your body can no longer keep

itself cool. You might feel thirsty, dizzy, weak, nauseated, and sweaty. Your body temperature stays normal, and skin feels cold and

clammy. Resting in a cool place, drinking plenty of fluids, and getting medical care should help you feel better soon. If not, this condition can progress to heat stroke.

Heat stroke is an emergency. It can be life threatening, and you need to get medical help right away. Signs include fainting, body temperature over 104° F, dry flushed skin, an abnormally strong or weak pulse, and not sweating. Getting to a cool place is very important, as is treatment by a doctor.

Drink plenty of liquids, because heat tends to make you lose fluids. Avoid drinks containing caffeine or alcohol. They make you lose more fluids.



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Gifts of Aging

Benjamin Franklin was past 80 when he helped draft the U.S. Constitution.

Gandhi was in his 70s when he launched India's struggle for independence.

Grandma Moses started painting at 78 and kept going until she was 101.

Georgia O'Keeffe, after becoming blind, learned pottery in her 90s.

You, too, can live productive and exciting years when you embrace the gifts that come with age – wisdom, creativity, and the chance to contribute in new ways.

Source: Healthwise for Life, A Self-Care Guide for People Age 50 and Better.

Batter Up! You're the Star at the Ballpark

BlueCross BlueShield of Tennessee's Senior Care Division is proud to present Silver Stars Senior Nights at minor league baseball games across the state in August.

The traveling sponsorship is in honor of senior citizens and is our way of saying thanks for being "stars" to so many in your life.

All those age 50 or better or those who are Medicare-eligible will be entitled to a free ticket to the game just for stopping by the BlueCross BlueShield of Tennessee kiosk.



We hope to see you at one of the following games:

Memphis Redbirds – August 17

West Tennessee Diamond Jaxx (Jackson) – August 18

Nashville Sounds – August 19

Tennessee Smokies (Kodak) – August 20

Chattanooga Lookouts – August 23

Greeneville Astros – August 24

Too Hot to Handle *(continued from page 1)*

For each of these conditions, call your doctor or go to the emergency room if your situation worsens.

For more information on heat illnesses, call our Health Information

Library at 1-800-999-1658 anytime, 24 hours a day. Listen to the prompts and enter the 4-digit code 4924. The call is free.

Source: National Institute on Aging

The Silver Star is published as a service for members of BlueCross BlueShield of Tennessee. BlueCross BlueShield of Tennessee is an independent licensee of the BlueCross BlueShield Association. The newsletter is intended to provide general health and wellness information. It is not intended to provide personal medical advice, which should be obtained directly from a health care provider.

Silver Stars: Meet Betty Case & Barbara Cornwell

Betty Case and Barbara Cornwell are BlueAdvantage members and gold medal winners of the National Senior Olympics. As sisters in a family of eight children, they always had someone to play with. Barbara calls it a blessing, saying, "At our age we can still play together."

Betty is thrilled to spend her golden years with her sister. Both agree the key to enjoying their golden years is getting involved with something they love to do.

"Whether you enjoy crafts, sports, being involved at church or volunteering, staying involved keeps you mentally alert," they say. And of course, both agree that exercise is important to a healthy lifestyle.

Both sisters are very active and practice their badminton and pickleball skills. They have

participated at the district and state levels of the Tennessee Senior Olympics, Betty for the last 18 years. They cherish the friendships that they have made with fellow athletes and are looking forward to state finals the



Sisters Betty Case (left) and Barbara Cornwell are avid badminton players.

last week in July, when they say it is like a family reunion as athletes across the state gather to compete.

Barbara appreciates getting her health insurance from a company like BlueCross

BlueShield of Tennessee that "promotes taking care of yourself." Betty says she has always been covered by BlueCross and that her plan covers everything she needs.

Betty and Barbara are living proof that there is no age limit on fun, fitness and healthy competition.

Pills for Your Ills

We all forget to take our medications sometimes. As many as 50% of us don't take our medicine correctly. We forget doses, take them at the wrong time, and ignore instructions. Consider these ways to remember.

- Put your medicine in a pillbox, filling each compartment for the day of the week.
 - Keep a medications list. Refer to it weekly when you fill your pillbox to make sure you aren't forgetting anything.
 - Link taking your medicine with a reward – like a piece of chocolate (if your diet permits).
- For more

information about using medications safely, call our Health Information Library at 1-800-999-1658 anytime, 24 hours a day. Listen to the prompts and enter the 4-digit code 4268. The call is free.

Source: www.longevity.about.com



Take One Bach & Call Me in the Morning

Music has been thought to be healing for years, but you won't find physicians prescribing Bach. Give it time. The latest research is showing the healing benefits of music.

How music creates healing is not known. The most obvious conclusion is that by creating a relaxing environment, the music gives the body a better chance to heal by reducing stress hormones. Also, it is fairly well established that music with a slow rhythm can slow the heart rate.

So remember, Mozart has a good bedside manner!

Source: *American Medical Association*

Save Emergencies for the Emergency Room

Hospital emergency rooms are set up to focus on medical emergencies, not routine health care. If you go to the ER for a problem that is not an emergency:

- It will cost a lot more than it would at your doctor's office or at a walk-in clinic.
- It will take a lot longer.
- It will likely be with a doctor who doesn't know you.

Go to the ER if you think you're having a medical emergency. That's what the ER is for. Otherwise, call your doctor's office first, or go to a walk-in clinic.

Staying Safe Behind the Wheel

Getting older doesn't make you a bad driver. But you should know there are changes that may affect driving skills over time.

Your Body: As you age, your joints may get stiff, and your muscles may weaken. This can make it harder to turn the steering wheel quickly or brake safely.

See your doctor if pain or stiffness gets in the way of your driving. Be physically active to maintain your strength and flexibility.

Your Vision: Your eyesight may change as you get older. Have your vision checked every 1 to 2 years if you are 65 or older. If you wear glasses, make sure your prescription is correct. And cut back on night driving if you are having trouble seeing in the dark.

Your Hearing: Your hearing may change, making it harder to notice horns, sirens, or noises from your own car. That can be a problem because these sounds warn you when you may need to pull over or get out of the way.

Have your hearing checked every 3 years. You may need to get a hearing aid. And pay attention to the warning lights on the dashboard.

Your Reflexes: In order to drive safely, you should be able to react quickly to other cars and people on the road. Changes over time might slow how fast you react.

Leave more space between you and the car in front of you. Start braking early when you need to stop.



Your Medications: Do you take any medicines that make you feel less alert than usual? Talk to a doctor or pharmacist about how your medicines may affect your driving.

And don't drive if you feel lightheaded or drowsy.

These steps can help you stay in the driver's seat. But, if the time is right, make the safe choice and quit driving.

For more information about safe driving for older adults, call our Health Information Library at 1-800-999-1658 anytime, 24 hours a day. Listen to the prompts and enter the 4-digit code 3041. The call is free.

Source: National Institute on Aging

7 Driving Safety Tips

- Stay physically active
- Manage chronic conditions
- Schedule regular vision and hearing tests
- Understand your limitations
- Plan ahead
- Drive under optimal conditions
- Consider whether it's time to quit

Healthy Eating

Vegetable Lasagna

Ingredients:

Two ¼-inch-thick eggplant slices
(cut lengthwise from a long eggplant),
patted dry

1 egg white or 2 tbsp. liquid egg whites

½ cup fat-free ricotta cheese
(or alternative below)

1 tbsp. chopped fresh basil

½ tsp. chopped garlic

¼ tsp. salt

Dash ground nutmeg

1 cup chopped mushrooms

1 cup canned crushed tomatoes

½ tbsp. Italian seasoning

Additional salt, black pepper, to taste

2 sheets oven-ready lasagna noodles

¼ cup shredded part-skim mozzarella cheese

1 tbsp. reduced-fat Parmesan-style grated topping



Directions:

Preheat oven to 425 degrees.

Spritz both sides of each eggplant slice with nonstick spray and place on a baking sheet. Bake in the oven for about 20 minutes, carefully flipping halfway through, until browned and softened.

Meanwhile, in a medium bowl, combine egg white(s), ricotta cheese, basil, garlic, salt, and nutmeg. Stir well and set aside.

Bring a skillet sprayed with nonstick spray to medium-high heat on the stove. Add mushrooms and, stirring occasionally, cook until softened, about 4 minutes. Stir mushrooms into ricotta mixture and set aside.

Add Italian seasoning to crushed tomatoes, and season to taste with salt and black pepper. Set aside.

Spray a large loaf pan (about 9" x 5") with nonstick spray. Pour ¼ cup tomatoes evenly into the bottom of the pan. Top with 1 lasagna sheet. Spread half of the ricotta-mushroom mixture on top, followed by another ¼ cup tomatoes. Top with 1 eggplant slice.

Repeat layering with ¼ cup tomatoes, 1 lasagna sheet, remaining ricotta-mushroom mixture, remaining ¼ cup tomatoes, and remaining eggplant slice.

Evenly top with mozzarella and grated topping. Bake for 20 to 25 minutes, until cheese starts to brown. Serves 2.

Nutrition Information

Serving Size: Half of lasagna

Calories: 238

Fat: 4g

Sodium: 845 mg

Carbohydrate: 31.5g

Fiber: 5g

This Month in History

7/2/1881 - President James Garfield was shot and mortally wounded as he entered a railway station in Washington, D.C. He died September 19.

7/2/1964 - President Lyndon Johnson signed the Civil Rights Act of 1964, prohibiting discrimination on the basis of race in public accommodations, employment and union membership and in voter registration.

7/4/1776 - The Declaration of Independence was approved by the Continental Congress.

7/7/1898 - President William McKinley signed a resolution annexing Hawaii. Hawaii became a state in 1959.

7/20/1969 - Apollo 11 Astronaut Neil Armstrong took his first step on the moon.

Remember When?

I remember mooching pieces of ice to suck on from the ice man who would cut his 100-pound blocks of ice into smaller pieces to sell. – C.K. Trevena, Knoxville

What amazes me is the change in the medical profession. I can remember the doctor making house calls on horseback. – Elsie Holt, Cookeville

I remember the corner grocery store where the owner always gave me a small bag of candy from the large containers that stood on the shelf. – Dora Cigarran, Nashville

I remember Saturday matinees with Gene or Roy and popcorn and Cokes, all for 50 cents. – Hollis Dayhuff, Tullahoma

Remember when you went to the grocery, handed your list to the grocer, and he filled it for you? – Anne Jimerson, Savannah



In Brief

Beware of Scams Targeting Doughnut Hole Rebates

BlueRx members and members of Medicare Advantage plans with prescription drug coverage need to beware of scammers acting under the pretense of assisting members in receiving Medicare-issued \$250 doughnut hole rebate checks.

With checks being mailed to seniors through August, the federal government has launched a fraud prevention campaign to warn seniors about potential scams. Such scams are targeting seniors across the nation through phone calls asking for personal information in return for their rebate checks.

“Seniors should be on the lookout for scams where people they don’t know ask them for their personal information in order to get their checks,” CMS Acting Administrator Marilyn Tavenner said. “This is not how the process will work. Checks will come directly to beneficiaries who qualify for this benefit under the Affordable Care Act.”

Members receiving Medicare Extra Help – or low-income subsidies – are not eligible for the rebate.

To report fraudulent activity, call 1-800-MEDICARE. For more information about the rebate, visit

www.medicare.gov/publications/pubs/pdf/11464.pdf.

New and Improved BlueAccess Rolls Out

To inform and engage our BlueAdvantage and Medicare Supplement members, a new version of BlueAccess, the secure member portal of BCBST.com, is launching this month.

The portal provides benefit and claims information as well as personalized health support – preventive health reminders for annual exams, tests and screenings plus alerts and reminders on specific benefits and deductibles.

The site is easy to navigate and provides one stop for all benefits and wellness needs.

This is just one of the ways that BlueCross BlueShield of Tennessee is empowering members to become more engaged health care consumers.

Walgreens Remains in Network for 2010

Walgreens’ termination of its CVS Caremark relationship does not impact BlueAdvantage or BlueRx members’ ability to fill prescriptions at Walgreens pharmacies or via mail order for 2010. Beginning 2011, Walgreens pharmacies will not be in the BlueAdvantage pharmacy network but will remain in the BlueRx network.

Employee Spotlight: Meet Emmarean Ledwell

Courtesy goes both ways at BlueCross BlueShield of Tennessee. You would expect that our customer service representatives would treat you respectfully – and they do, but when members go out of their way to return that kindness, people like Emmarean Ledwell are moved.

“A couple of our BlueCross65 members who live out of town will stop by to see me just to say hello when they come in town,” says Emmarean, who is the BlueCross65 Claims & Service Supervisor. “Two of my special members passed away within the last two years, and their family members called to let me know because they knew that I would want to know.”

It just goes to show the value that BlueCross places on relationships.

“Sometimes I call members if I

haven’t heard from them in a while just to see how they are doing and to let them know that I am thinking about them and that I’m still here if they need me,” Emmarean says.

Emmarean began her BlueCross

career 34 years ago matching paper claims to data sheets. Now, she oversees 17 claims processors and customer service representatives. Maintaining their high standards “takes team work, everyone working together,” she says. “I have a great group of people in my department so it makes my job easier.”

Emmarean learned to set her standards high as a teenager, when she did some modeling and competed in the Miss Teenage Tennessee pageant.

She and her husband, Ted, have a 22-year-old daughter who is studying nursing at UT-Chattanooga.



Internet Use Matures Among Seniors

It seems both the quantity and quality of Internet experience has matured among senior adults, according to a new study of online users age 50 and up.

The Center for the Digital Future report found that 58% of seniors log on to an online community daily or several times a day.

More than one-third of Americans in the senior age group (62+) use the Internet.

Other findings:

- 42% get daily news online.
- 68% browse brick-and-mortar stores and then buy online.
- 46% said the Internet was “important for maintaining their social relationships.”
- 70% reported their online community was very important or extremely important to them.



Questions? Call Us!

BlueCross BlueShield of Tennessee is happy to serve you.

If you have questions about your health plan or benefits, We’re just a phone call away. For information about your BlueAdvantage plan, call 1-800-841-7434, 8 a.m. to 9 p.m. ET, 7 days a week. (TTY/TDD users can call 1-888-423-9490.) For information about your Blue Rx plan, call 1-888-311-7508, 8 a.m. to 9 p.m. ET, 7 days a week. (TTY/TDD users can call 1-800-257-3384.) For information about your BlueCross65 plan, call 1-800-553-8158, 8 a.m. to 5:15 p.m. ET, Monday through Friday.

From March 2 to September 30, you may be required to leave a voice mail message on weekends and holidays. Return calls will be made within one business day.

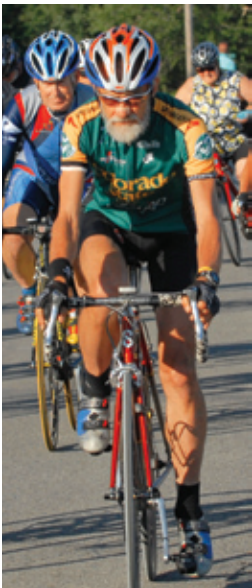


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Reflections on Living Life to the Fullest

No Limit on Fun & Fitness at Tennessee Senior Olympics

Live life to the fullest. That's the prevailing message that the Senior Care Division of BlueCross BlueShield of Tennessee wants to convey to our members. We offer simple solutions and services that allow our members to embrace their senior years with both arms.

What better example of living life to the fullest than the Tennessee Senior Olympics? This year marks the 30th anniversary of BlueCross' role as sponsor of the annual event. We make that investment because the games beautifully demonstrate that there's no age limit on fun, fitness, and healthy competition.

The Tennessee Senior Olympics are an athletic competition for Tennesseans age 50 and over. Competing in a variety of sports from archery to volleyball and many more in between, athletes qualify during statewide district competition in April and May for a chance to compete in the state finals in July.

BlueCross advocates for many measures seniors can take to live life to the fullest, as the TSO athletes do. We recommend preventive screenings that can catch diseases in the earliest and most treatable stages. We offer BluePerks discounts that give you access to healthy choices that can help you stay active. Special programs like our Silver Life Center in Chattanooga provide services that help keep seniors' overall health – body and mind – in peak condition.

Your well-being is important to BlueCross BlueShield of Tennessee, and we applaud all of you who are as active as the Senior Olympians or who are simply committed to a passion of your own. That's what we call living life to the fullest.