

## Remember When?

I remember living in an air raid shelter, with bombs falling in the area, in East London in the 1940s. I was nearly nine years old when the war finished, and I still have memories of American soldiers giving me candy bars and chewing gum. Perhaps that is why I emigrated to the U.S.! – *B.G. Hooker, Harrison, TN*

The fond memories I have of when I was small are playing jacks, hide-and-go-seek, getting in a wagon and riding downhill, and picking blackberries from 5 a.m. till noon. What would kids think of that now? – *Louise Wilson, Beechgrove, TN*

*The Silver Star invites you to share fond remembrances. Jot down two or three sentences and send to Julie J. Van Valkenburg, BlueCross BlueShield of Tennessee, 1 Cameron Hill Circle, CH 4.5, Chattanooga, TN 37402 or julie\_vanvalkenburg@bcbst.com.*



### In Brief

#### Don't Fall Victim to Medical Equipment Scams

Beware of telemarketers making unsolicited calls regarding durable medical equipment (DME).

Suppliers of DME - wheelchairs and other medical equipment used for a better quality of living - can be subject to criminal penalties for violating the Centers for Medicare & Medicaid Services prohibition against such activity.

If you have information about DME suppliers or telemarketers engaging in such activities, contact the Atlanta regional office of the Office of Inspector General, U.S. Department of Health and Human Services, at (404) 562-7603.

#### End-of-Life Program Wins Honors

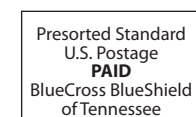
BlueCross BlueShield of Tennessee has been selected as one of 30 national finalists for the Best Practices in Health Care Consumer Empowerment & Protection Awards. The finalists were honored during URACs 11<sup>th</sup> Annual Quality Summit October 5-7 in Chicago.

BlueCross was honored for its end-of-life planning program, which works to guide seniors through the end-of-life process and enable senior members to make their own decisions.

#### Walgreens Remains in Network

You may have read in the last issue of *The Silver Star* that Walgreens and CVS Caremark were terminating their relationship and that, effective 2011, Walgreens pharmacies would no longer be in the BlueAdvantage pharmacy network.

You'll be pleased to know that the two companies have reached an agreement and that Walgreens will continue to be in the BlueAdvantage pharmacy network. Walgreens will remain in the BlueRx network as well.



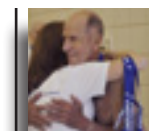
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# the silver star

A health & wellness newsletter for BlueCross BlueShield of Tennessee members

Fall 2010

### Home Sweet Home

49 million Americans – more than 1 in 6 – live in households with 3 or more generations. The figures are even higher for those 65 and older, where 1 in 5, or 20%, live in extended families.

### Bad Breaks

Half of all women and a quarter of all men over 50 will suffer a broken bone due to osteoporosis. Ask your doctor about a bone density test.

### 'Tis the Season

Fight off the flu with a shot and simple preventive steps

According to the Centers for Disease Control & Prevention, between 5 percent and 20 percent of the U.S. population develops influenza each year, leading to more than 200,000 hospitalizations and about 36,000 deaths.

The best way to ward off the flu? Get a flu shot every year.

The vaccine, reformulated every year based on which viruses likely will circulate, includes protection this year against the H1N1 virus and two other influenza strains.

Annual outbreaks of the seasonal flu usually occur during the late fall through early spring. Flu cases peak in January and February.

Older people and people with chronic conditions are at greater risk of serious complications from the flu. It's

estimated that 90 percent of seasonal flu-related deaths and more than 60 percent of seasonal flu-related hospitalizations in the U.S. occur each year in people 65 years and older. That is because human immune defenses become weaker with age.

Complications from the flu can include:

- bacterial pneumonia
- ear or sinus infections
- dehydration
- worsening of chronic medical conditions

Typical flu symptoms include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills and fatigue. Some people may also have vomiting and diarrhea.

There are simple steps to prevent the spread of the flu:

- Cover your nose and mouth

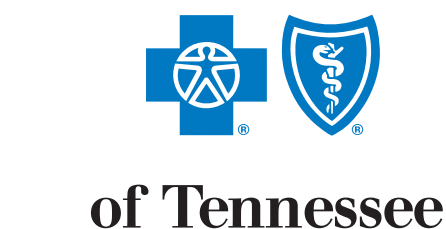
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Jesse Jolly of Clarksville, Tenn., gets a congratulatory hug from a BlueCross volunteer.

### Healthy Competition Draws Record Crowd to Senior Olympics

A record-breaking 1,900 athletes participated in this year's Tennessee Senior Olympics (TSO), now in its 30<sup>th</sup> year with BlueCross BlueShield of Tennessee as its presenting sponsor. BlueCross provided more than 70 volunteers who devoted over 600 hours at this year's state finals. Lisa Wright, principal consultant with BlueCross's Community Programs and a TSO board member, said, "The accomplishments of each and every athlete are an inspiration and a reminder that there's no age limit on fun, fitness, and healthy competition."



## Celebrate the Smart Way

The holidays are a time to enjoy, but not an excuse to derail your healthy lifestyle. Enjoy the season by following these tips: Enjoy a sample – not a full serving – of high-calorie foods. Share large portions with friends or family. Limit your alcohol intake. And if you do slip up, don't worry. Get back on track as your New Year's resolution! For more information, call our free Health Information Library at 1-800-999-1658. Listen to the prompts and enter the 4-digit code 4728 to learn about a healthy diet.

## Silver Stars: Meet Jimmy Tual



Jimmy Tual leads a busy life as publisher of *Housing & Resources* magazine and as a passionate fan of University of Memphis athletics, the city of Memphis, and his insurance carrier, BlueCross BlueShield of Tennessee.

An active individual, he loves to play squash, run and walk daily. He tries to do his best to stay away from sugar and says, "Do not get it confused with the kisses."

Jimmy has been a member of BlueCross BlueShield for over 10 years. He is delighted to tell people that the personal relationship that he encountered with an employee of BlueCross was the reason that he chose our plan for his healthcare needs.

He said, "They were trustworthy and knowledgeable in the insurance industry."

Jimmy is very active in the Shelby County community. He is a member of the Professional Network on Aging. He has also

held positions on the alumni board of directors of the University of Memphis and the admissions committee at the University Club.

When you ask Jimmy about a characteristic trait that people are not aware of, he says he is "not pretentious." What we do know about Jimmy is that he loves BlueCross, leading an active life that includes exercise, and the Memphis Tigers.

## 'Tis the Season (continued from page 1)

with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.

- If you don't have a tissue, cough or sneeze into your armpit or the crook of your arm rather than into your hands. Sneezing into your hands can spread germs.
- Wash your hands often with soap and water for at least

20 seconds, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.

And let's dispel a myth: You can't get the flu from the vaccine. That was the case years ago, but the vaccine is no longer a live virus.

For more information, call our free Health Information Library at 1-800-999-1658 any time, 24 hours a day. Listen to the prompts and enter the 4-digit code 4441 for more information on flu shots or 4522 for more information on the flu.

Also, you can find good resources online. Visit [www.cdc.gov/flu](http://www.cdc.gov/flu) or [www.flu.gov](http://www.flu.gov)

## 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.

## Lace Up Your SilverSneakers

In keeping with our members' expressed interest in better fitness options, BlueCross BlueShield of Tennessee will offer the free SilverSneakers fitness program, the nation's leading fitness and health management solution for older adults. The program will kick off January 1.

With the SilverSneakers program, BlueAdvantage, BlueCross65 and BlueElite members will receive a complimentary membership at a participating location in your community. (The program will not be available to BlueRx members.)

Designed specifically for older adults, SilverSneakers offers a range of services, from access to exercise equipment and classes taught by certified instructors to social activities and health education events.

Physical activity, health education, and social events are very important to your health and well-being, which is why BlueCross BlueShield of Tennessee will offer the SilverSneakers program at no additional cost to our members.

To learn more about the program, call Customer Service at 1-800-841-7434 (TTY/TDD users call 1-888-423-9490), 8 a.m. to 9 p.m. Eastern Time, seven days a week. Or, go online to [www.silversneakers.com](http://www.silversneakers.com) to locate participating locations near you.



## With Age Comes Wisdom

What older people lose in reaction times, they make up for in better decision-making. So it's true: You really do get wiser as you get older.

A University of California at San Diego study found that older people were less affected by dopamine, which helps signals pass between neurons, making people less impulsive and controlled by emotion.

According to the research, although the brain slows down with age, this simply helps older men and women develop greater insight.

The reason for this is that, unlike the young, the elderly's brains are not ruled by the chemicals that fuel emotion and impulse. So their slower responses really are more thoughtful and "wiser."

For their study, scientists looked at the brain scans of 3,000 Californians aged between 60 and 100.

## Employee Spotlight: Meet Jason Bowling

When you call our customer service number and get Jason Bowling on the line, you likely won't know that you're speaking with a former corrections officer, a former child actor, a graduate with a master's degree in criminal justice, a trained classical vocalist, and a future Ph.D. student.

Just as we encourage our seniors to do, Jason Bowling is "living life to the fullest."

Jason has been with BlueCross BlueShield of Tennessee for three years as a customer service representative. In that role, he serves as a direct point of contact for Medicare Advantage members, as well as group administrators, providers, and brokers.

"The part of my job that I like the most is being able to follow up on things that need immediate attention," Jason says. "Throughout my years at BlueCross, I have learned that reliability is one of the keys to any good relationship, and good customer service is no exception."

Jason is proud to be part of a strong customer service team. "All my co-workers do their part to make sure that the needs of the members are met," he says.

Recently, Jason took his service to BlueCross to a new level – as a Senior Olympics volunteer.

"I met an 84-year-old participant who explained to me that without the Senior Olympics and the contributions of the BlueCross volunteers, she would have no spirit left to go on," he says. "I realized that what I do on a daily basis can and does change the lives of our members."



## Healthy Eating

### Winter Crisp

This tart and tangy fruit dessert is low in sodium and cholesterol-free.

#### Filling:

1/2 C sugar  
3 Tbsp all-purpose flour  
1 tsp lemon peel, grated  
3/4 tsp lemon juice  
5 C apples, unpeeled, sliced  
1 C cranberries

#### Topping:

2/3 C rolled oats  
1/3 C brown sugar, packed  
1/4 C whole wheat flour  
2 tsp ground cinnamon  
1 Tbsp soft margarine, melted

1. To prepare filling, in a medium bowl combine sugar, flour, and lemon peel; mix well. Add lemon juice, apples, and cranberries; stir to mix. Spoon into a 6-cup baking dish.
2. To prepare topping, in a small bowl, combine oats, brown sugar, flour, and cinnamon. Add melted margarine; stir to mix.
3. Sprinkle topping over filling. Bake in a 375° F oven for approximately 40-50 minutes or until filling is bubbly and top is brown. Serve warm or at room temperature. Serves 6.

#### Nutrition Information

Serving Size: 1-3/4-inch by 2-inch piece  
Calories: 284      Cholesterol: 0 mg  
Total fat: 6 g      Sodium: 56 mg  
Saturated fat: 1 g

Source: National Heart, Lung & Blood Institute at [www.nhlbi.nih.gov](http://www.nhlbi.nih.gov).

## Great American Smokeout Is November 18

Don't fool yourself into thinking that you're too advanced in years to quit smoking. It's never too late to quit.

No matter how old you are or how long you've smoked, quitting can help you live longer and be healthier. Ex-smokers enjoy a higher quality of life with fewer illnesses from cold and flu viruses and reduced rates of bronchitis and pneumonia.

Some of the benefits are immediate. As soon as you stop smoking, your lungs, heart, and circulatory system start getting better. Your chance of heart attack or stroke begins to drop within the first year.

And what better day to quit than the 2010 Great American Smokeout on Thursday, November 18? The observance encourages smokers to quit for a day in the hope they may quit for good.

To take part in a free smoking cessation program, call the Tennessee Tobacco Quit Line at 1-800-QUIT-NOW.



## Take Steps to Prevent Falls

Don't let winter get you down – literally. Around the house or out and about, practice these smart safety habits to avoid falling:

- Spread salt, sand or non-clumping cat litter on walkways to keep them ice-free. Carry some in your pocket to spread on icy patches when you're out walking.
- Wipe up spills or tracked-in water or snow immediately.
- Wear shoes that provide good traction both inside and outdoors.
- Exercise regularly to stay strong and maintain good balance.
- Have your vision checked annually.
- Keep sidewalks, steps and driveways well lit.
- Use a flashlight in the dark.

You can also decrease the risk of falls by getting more exercise, by having a regular eye exam, and by reviewing your medications with your physicians.