



Wellness Connection

Despite Doubts, There's Still a Point to Flu Shots



Last year, many people who got a flu shot suffered through the fever and aches of influenza anyway. If you were one of them, you may be wondering if you should bother with the vaccine this fall. The U.S. Centers for Disease Control and Prevention (CDC) says yes, annual vaccines remain important.

THE SCIENCE BEHIND THE SHOT

According to the CDC, two major groups of influenza virus circulate around the world, A & B. Every year the flu vaccine can protect against three types of virus. The viruses selected for last year's vaccine—as with all years—were chosen because they seemed likeliest to spread and cause illness.

Unfortunately, the vaccine did not match two of the three strains that circulated in the United States, and many people who received the shot still got the flu. But a flu shot offers critical protection even when it's not a perfect match for that year's viruses:

- It can help the body fight off different but related strains of the virus.
- If you're vaccinated and the flu strikes anyway, the vaccine can lessen the severity of the illness and reduce the risk for complications.

CERTAIN GROUPS NEED IT THE MOST

An annual shot is particularly important for populations at high risk for flu-related complications, which can be serious and even fatal. For example, adults age 50 and older and people of any age who have chronic health conditions—such as asthma and diabetes—should receive a vaccine.

The CDC also advises vaccinations for children, who are very susceptible to the flu virus. In fact, a panel of experts recently voted to expand the vaccine guidelines to include children ages 6 months through 18 years. The previous recommendations spanned from 6 months to just 59 months.

If you have additional questions about the flu vaccine for you or a loved one, talk with your doctor or visit www.cdc.gov/flu. ■

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BCBSNE Signs on for Mini-Medical School

When a woman is diagnosed with cancer, it's not just her world that changes forever. This new health challenge affects everyone around her. This year in Nebraska, thousands of mothers, wives and employees will learn they have developed cancer.

"Women and Cancer" is the topic for this year's UNMC Mini-Medical School. Blue Cross and Blue Shield of Nebraska is proud to be a sponsor. During the course of the October sessions, participants will hear from experts on everything from the latest clinical trials to symptom management. They will also learn more about the research showing how wellness really does make a difference in lowering cancer risk. The three-day session is free to the public and broadcast state-wide to at least 30 sites. The sessions will also be posted on-line afterwards.



The UNMC Mini-Medical School has been offered each year since 1995, touching on such topics as the brain, the immune system, even bioterrorism. More information about the program is available at www.unmc.edu/minimed. ■

Pre-registration for Mini-Medical School will open late summer. You can sign up by visiting the link at www.bcbsne.com.

Communities Get Fit!

2008 Blue Health Advantage Wellness Grants Awarded

Ike Redfern says it only took a week for him to feel the difference after he started working out at the Holdrege YMCA. Ike is member of the "Fit Farmers," an exercise club designed especially for a group you wouldn't normally find in a health club. From spring planting to fall harvest, most farmers are physically active, but during the cold months, it's easy to become sedentary. That's where the "Fit Farmers" come in. Ike says he's sleeping better, and this spring—for the first time—he didn't ache after climbing bin ladders.

It was just such innovation that Blue Cross was seeking when it launched the Blue Health Advantage Wellness Grants for Greater Nebraska in early 2008. "Fit Farmers" is one of nine grant winners sharing \$50,000 towards projects specifically created to improve the health status of citizens. "We strongly believe that the best ideas come from within each community," says Celann LaGreca, vice president of Community Investment. "All of the outstanding ideas bear that out."

In addition to the Fit Farmers, the following groups are also receiving grants:

LOCATION	PROGRAM
Chadron	Lifespan Wellness Walking Routes
Loup City	"Stay in the Loup" Wellness Program
Central City	MAGIC School Education Program
Hastings	Bienstar De Por Vida
North Platte	Pound Plunge 2009
David City	Step It Up! School Program
Gering/Mitchell	Healthy Families Project
McCook	FIT McCook Walking Trails
Holdrege	"Fit Farmers" Exercise Club

Please join us in congratulating these winners! The application process for next year's BHA Wellness Grants will open in early 2009.

Pathway to Covering Nebraska

We at Blue Cross and Blue Shield of Nebraska strongly believe that everyone should have health insurance. Too many people in our state, about 180,000, or just more than 10 percent, do not have health coverage.

While health insurance is our business, it is also our mission. We carry the responsibility for providing peace of mind to our fellow Nebraskans very seriously. We support building and enhancing the employer-based system we have now.

Here are our five recommendations to help bridge the gap between the insured and uninsured in Nebraska—whether by their own choice or their economic situation:

1. Create an independent voice to determine which new medical treatments really work.

Estimates show 30 percent of current health costs go to care which doesn't work, is repetitive, or simply wrong.

2. Change the way doctors and hospitals are compensated for their work.

Pay for the best care, not the most care.

how to reach us

For questions about billing, benefits, or claims, contact:

Customer Service

Monday–Friday, 7:30 a.m. to 6 p.m. (Central time)

402-398-3869 (Omaha)

1-800-424-7105 (toll-free)

Mail to:

7261 Mercy Road
P.O. Box 3248
Omaha, NE 68180-0001

For information about our products and services, call:

1-877-881-2583 (toll-free)

www.bcbsne.com



3. Give customers and doctors the information they need to make good decisions, including prices.

Information is power.

4. Encourage people to take better care of their health.

Approximately 70 percent of health care costs are attributable to unhealthy lifestyle choices. Wellness matters.

5. Government and insurance companies should join forces to make sure everyone has health insurance.

Specifics include tax credits for low-income workers whose premiums exceed five percent of the income, and development of new health plans specifically for the uninsured. States should also be allowed to automatically enroll children already on public assistance, such as those who receive free lunches or food stamps.

Blue Cross and Blue Shield of Nebraska believes that successful reform of the health care system will require change among all participants. The pathway to covering Nebraska is clear—and achievable. Working together, our system can be fixed, and we can increase access to affordable health care for everyone. ■

A Primer on Insurance Terms

We know that as a smart consumer, you want to understand your health coverage. Sometimes that can be a real challenge when you are dealing with insurance lingo. Starting with this issue, we are going to tackle a couple of words or phrases that you might see in some of your health coverage paperwork.

AccessBlue: AccessBlue is the secure, members-only web portal for Blue Cross and Blue Shield of Nebraska. When you register with AccessBlue, you can check the status of a claim, view your Explanation of Benefits online, print or request I.D. cards, find a network hospital, and use interactive tools to help you manage your family's health care needs and costs.

Eligible Dependents: These are the family members covered under your health plan. Eligible dependents may include your spouse and children up to the maximum age specified under your group's contract, and who are full-time students dependent on you for support and maintenance.

Explanation of Benefits (EOB): This is the form you receive from us each time we process a claim for you or an eligible dependent. The EOB will show you how we processed available benefits according to the terms of your coverage.

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HEALTH BRIEFS

Signs of a Ministroke Largely Ignored

According to the journal *Stroke*, only one out of 10 people with symptoms of a ministroke, or transient ischemic attack (TIA), sought appropriate emergency treatment. About one-third of people who have a TIA will have a stroke in the future.

For both TIA and stroke, symptoms come on suddenly and include the following:

- Numbness or weakness of the face, arm, or leg, especially on one side of the body
- Confusion or dizziness
- Trouble speaking or understanding
- Trouble seeing in one or both eyes
- Difficulty walking
- Loss of balance or coordination
- Severe headache with no known cause

If you experience even one of the symptoms listed above, seek immediate medical attention or call 911.

It's All in How You Make It

It seems there's always a food toxin to worry about. Is there anything we can do to protect ourselves?

A study in the *Journal of Gerontology* stresses that the way we prepare our foods may be just as important as what we eat.

Researchers discovered even young, healthy people had high levels of toxins known as advanced glycation end products (AGEs) in their blood and worry that prolonged exposure to AGEs could hasten the onset of disease.

The best way to lower your intake of AGEs is to change the way you cook meats:

- Reduce your use of high-temperature cooking methods.
- Use water-based cooking methods more often, such as boiling, steaming, and stewing.
- Avoid eating high-fat meats at each meal. Instead, let whole grains and fresh fruits and vegetables take center stage on your plate.

Hybrid Diabetes: An Emerging Trend

Doctors are seeing an increase in "hybrid diabetes"—a mixture of type 1 and type 2 diabetes.

When people show signs of hybrid diabetes, treatment can be difficult. They need insulin as well as additional medication to help them use the insulin. Weight gain and lack of exercise may be to blame for the rise of hybrid diabetes in people with type 1 diabetes.