

Prevention 101SM

Knowing What You Need and When to Get It



Prevention. It's a word that we hear a lot about these days, even though Benjamin Franklin's famous phrase, "An ounce of prevention is worth a pound of cure," goes back nearly three centuries. The most important things we can do to prevent disease and be healthy are to be tobacco free, physically active and practice prevention.

*The
Power
of
Prevention*

What is Preventive Care?

Preventive care is getting the right kinds of preventive health services—screenings, counseling, immunizations and preventive medicine—at the right times. It's about protecting your health by knowing what you need and when to get it. Preventive care focuses on staying well. In fact, many of us only think of health care when we're ill or treating a disease. In other words, being reactive to our health, rather than managing it.

Preventive care is also about knowing if you're at risk for developing a certain disease or chronic condition (i.e. heart disease, cancer, diabetes, etc.) that may be based on your family history, tobacco use and other lifestyle behaviors, such as a lack of physical activity or balanced nutrition.

Preventive care extends to many areas of our lives. Think about it. People practice preventive maintenance on their cars, homes, tools and other equipment. Do you routinely take your car in for service, and keep records detailing oil changes and service appointments? Do you buy an extended warranty plan every time you purchase a new appliance or electronic device? You probably do, but do you know your cholesterol and other important health numbers? Do you have a primary care health provider and make a "service appointment" every year for a check-up? Most importantly, be aware, be proactive and be healthy.



STOP



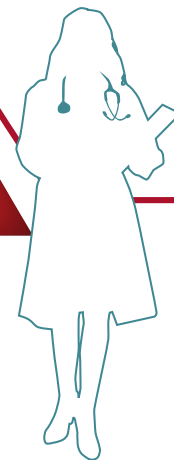
CALL



SCHEDULE



What Is the Value of Preventive Care?



Practicing preventive care has been proven to enable people to live longer, healthier and more fulfilling lives. Just a small improvement in preventive care can yield big results for you and your loved ones.

Preventive care adds value to the dollars spent on health care services, because premature death and illness can be avoided. In addition, preventive services are very cost-effective, it makes sense and cents. Doesn't it cost less to take your car in for routine maintenance than to have your engine overhauled or to buy a new car? Bottom line: preventive care services are an efficient use of your health care dollars.

Knowing the importance of preventive care can literally save your life. Getting appropriate screenings can offer peace of mind and also help to identify risks or conditions when they are in their early and most treatable phase. Imagine that preventive

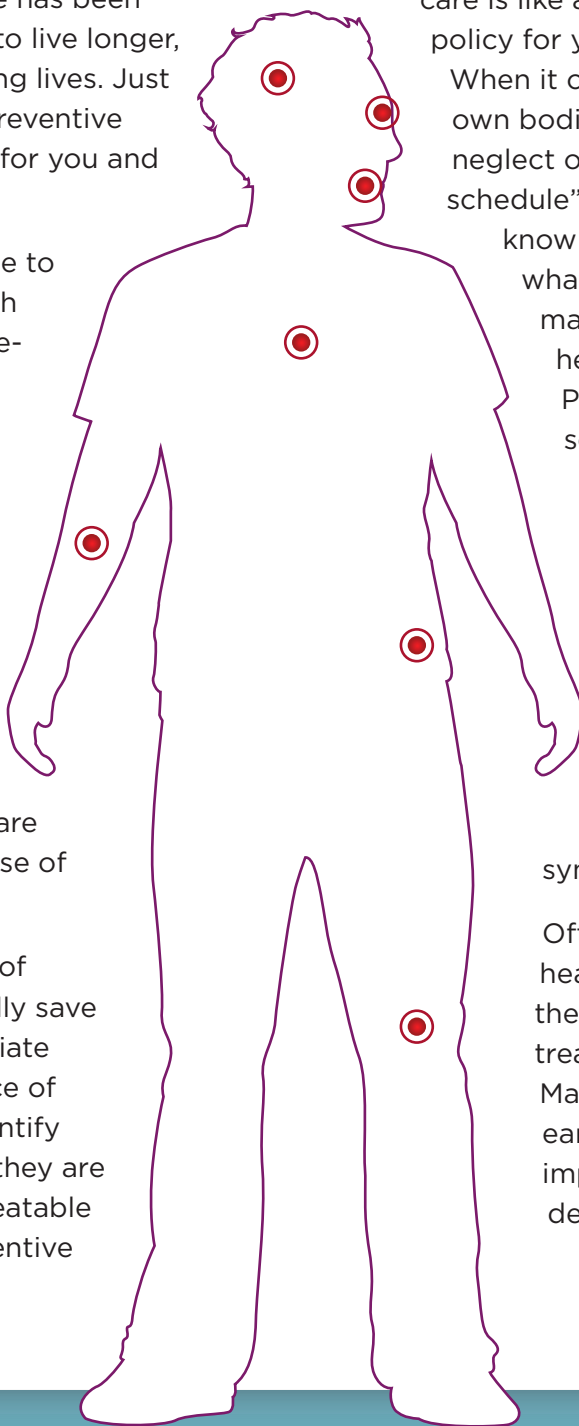
care is like an insurance policy for your health.

When it comes to our own bodies, we tend to neglect our “preventive maintenance schedule” and adopt a “what I don't know won't hurt me” mindset. But what we don't know can have a major impact on our life and our health—today and in the future. Preventive care is truly the solution to better health.

WHAT IS EARLY DETECTION?

Now is the time to keep you and your family safe and healthy. Early disease detection is the use of screening tests, medical exams and self-exams to identify health problems and/or conditions before symptoms appear.

Often, the earlier a disease or health condition is diagnosed, the more likely it is that it can be treated or successfully managed. Managing a disease, especially early in its course, may lower its impact on your life or prevent or delay serious complications.



“The function of protecting and developing health must rank even above that of restoring it when it is impaired.” —Hippocrates



Know Your Health Care Provider



Most people are more satisfied with their health care if they share the responsibility with their health care provider. Your health care provider is an expert on medical care, but you are the expert on YOU. Only you can discuss your concerns and the concerns you may have because your father had a heart attack at age 48 and your grandmother's history of diabetes. You need to inform your health care provider about your blood pressure readings, glucose results and other test and screening results. You also need to discuss any signs or symptoms that may concern you. By being a partner with your health care provider, you can ensure that you get the preventive care you need.

Here are some tips for being a good partner and sharing in the decision making with your health care provider.

- **Build a relationship** with your health care provider. Let your health care provider know that you want to be a partner in your health care and discuss your expectations. Make the most of the time you have with your health care provider, be prepared to discuss your concerns, feelings and questions on your health.

- **Be an active participant** in each appointment.

Listen carefully to what your health care provider says. If you do not understand a diagnosis or treatment, ask questions. Address concerns you have about carrying out the prescribed treatment. Speak up if you feel that your health care provider is not showing respect or spending enough time with you. It may be hard to bring up concerns like these, therefore begin by telling your health care provider that you have questions and concerns and ask for extra time to talk.

- **Make a list of questions for your health care provider.** Be efficient when you meet with your health care provider. Have you ever left the health care

provider's office and thought of a dozen questions you meant to ask? Compile a list of your questions and concerns prior to your visit. Learn to feel comfortable asking questions during your appointment. After all, you are there for YOU.

- **Give complete and accurate information.** Prior to the appointment, prepare a list of your current medications (including vitamins and supplements), previous surgeries and hospital admissions to provide correct and complete information. Take an active role in your health care decisions, and make the most of your limited appointment time.

- **Ask all of your questions and make sure you understand the answers before you leave the office.**

Review your list of questions to make sure that you don't forget anything. Jot-down notes during the appointment. You might want to bring someone with you to help ask questions, listen and remember. Let the health care provider know if you are confused or do not understand what he or she tells you.





What You Need for Your Preventive Care Appointment



Always keep your medical information current, and take it to your appointment. This should include:

- Current medical insurance information
- Up-to-date list of all medications (prescription and over-the-counter)
- List of all dietary and herbal supplements, vitamins and minerals
- List of all allergies (medicine, food, environmental, etc.)
- List of all health information (surgeries, procedures, hospitalizations, illnesses, etc.)
- Information about your family health history
- List of current immunizations and vaccines
- Dates and results of all medical tests, blood tests, procedures, screenings or X-rays
- Females: First day of last menstrual period
- List of symptoms, concerns or changes
- List of concerns or questions you want to address during the appointment
- If applicable: Copy of your health plan's list of covered prescription drugs—also known as a formulary



LOG ON TO TRACK

You can create an online **Personal Health Record (PHR)** for yourself and each of your family members on your Member Web site. Use this secure electronic health record to enter information about the past and present health status for yourself and your dependents, as well as information from medical and pharmacy claims. You can develop a **Health Action Plan**, keep track of medications, health care provider information and appointments, and receive personalized tips for better managing your health all through your confidential “one-stop” PHR.

By completing and maintaining an online PHR, you can:

- Keep your health information in one central location.
- Access your information quickly via the Internet.
- Print and share health information for your medical appointments.
- Ensure your information is secure and reliable.

To access the online **PHR**, log onto your Member Web site. Click on the “YOUR HEALTH” tab and then “Personal Health Record.” Choose the sections you wish to update and follow the prompts. Remember to update your online record each time you or a family member have a screening or exam or you have new information to enter.



What to Track

Create a **Personal Health Record** for yourself and each member of your family to see all your health care information at a glance in one convenient location. A Personal Health Record table is provided below for your convenience.

PERSONAL HEALTH RECORD			
SCREENING	DATE	RESULTS	NOTES
GENERAL HEALTH			
Physical Exam			
HEART HEALTH			
Weight			
BMI			
Waist Circumference			
Blood Pressure			
Total Cholesterol			
HDL-Cholesterol			
LDL-Cholesterol			
REPRODUCTIVE HEALTH			
Pelvic Exam			
Mammogram			
Pap Test			
HIV/Sexual Transmitted Diseases Screening			
Prostate Screening			
COLORECTAL HEALTH			
Colorectal Cancer Screening			
DIABETES SCREENING			
Blood Glucose (Sugar)			
BONE HEALTH			
Bone Mineral Density			
ORAL HEALTH			
Dental Exam			
VISION CARE			
Eye Exam			

Note

Be sure to remind your health care provider that you are being seen for your routine Preventive Health Care exam and/or screening(s) to ensure that your visit/screening is correctly coded and properly billed. The exams, screenings and immunizations listed on our Preventive Health Schedule may not be eligible for coverage or payment under your health insurance policy. If you have questions about your coverage for preventive care services, call the customer service telephone number on the back of your Member ID card.



When You Go to Your Preventive Care Appointment



WHAT YOU GET AT YOUR PREVENTIVE CARE APPOINTMENT

Knowing what you need and when to get it is the basis of preventive care. The screening tests you need depend on your age, gender and risk factors. Risk factors can be modifiable like lifestyle issues, such as smoking, physical activity, poor nutrition, excessive stress, etc., or non-modifiable like family history, gender, age, etc. Your health care provider is always your best resource for determining if you're at increase risk for a condition and require specific screenings or treatments.

WHAT QUESTIONS TO ASK

During the exam:

- Ask questions about anything that seems unclear to you, such as the names and purposes of tests your health care provider may order.
- Ask if there are any changes since your last exam.
- Ask when it is best to call the health care provider with questions.
- Find out when you should return for your next exam.

When a test or screening is ordered, ask:

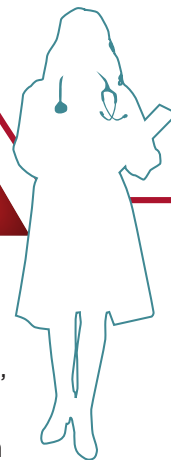
- What is the name of the test/screening?
- What does the test/screening detect?
- How do you prepare for the test/screening? Are there any preparation instructions?
- Where will the test/screening be done?
- How long does the test/screening take?
- Will I need to arrange for someone to take me home after the test/screening?

LEARN TO BE YOUR OWN BEST ADVOCATE. Keep asking questions until you are comfortable and feel that your questions have been completely addressed. Verbalize any concerns or fears you have regarding the recommended tests/screenings.

BECOME AN EDUCATED HEALTH CARE CONSUMER. When you're planning for your preventive care appointment, take advantage of the valuable tools available on your Member Web site. Your Member Web site can provide information on hundreds of topics that can help you discuss your concerns and improve communication between you and your health care provider. You can also print off forms to help you take notes and better understand care and treatment options recommended by your health care provider. If you do not have the form at the time of your visit, complete the form at home after the visit. You can choose from new medicine, medical test, surgery, special treatment and other information forms.



What You Should Keep on Record



Taking an active role in your health, being a good partner in your health care and sharing in decision making with your health provider requires keeping an up-to-date, accurate and readily available record on yourself and members of your family. Record this information on paper or electronically and store it in a safe, secure location that is easily accessible to you. If you store it on a computer, consider “password protecting” the document, or keep this information on a removable storage device, like a flash drive, which has password protection capabilities.

1. Have up-to-date personal information, including:

- Identification, such as a driver's license
- Who to call in an emergency
- The name and phone number of your primary health care provider and any specialists that you see on a regular basis
- Organ donor card, if available
- Medical insurance card

2. Keep health information current, including:

- List of your health problems, such as asthma, diabetes, high blood pressure, heart disease, high cholesterol, etc.
- List of allergies (medication, food, environmental, etc.)
- List of information for emergency personnel, such as: pacemaker, artificial heart valve, defibrillator, dentures, insulin pump, Coumadin (warfarin) or other blood thinning agents, corrective vision (glasses or contacts), hearing impaired, hearing aids, etc.
- Up-to-date list of medications: prescriptions, over-the-counter medicines, dietary and herbal supplements, vitamins and minerals.

3. Have other important information on hand, including:

- Immunization records
- Any health screening results, such as those for blood pressure, cholesterol, vision and hearing
- Records of major illnesses and injuries
- Records of any major surgeries, procedures and hospitalizations
- A list of major health problems in your family (i.e. diabetes, heart disease, stroke, high blood pressure, cancer, osteoporosis, etc.)
- Any cancer screenings, such as a Pap test, mammogram, colonoscopy and PSA (prostate-specific antigen) test
- Records of recent hearing, vision and dental visits

4. Take these other important factors into consideration, including:

- A copy of your advance directive, including a living will and power of attorney
- Your preferred pharmacy name and phone number
- The poison control phone number
- Records of insurance claims, explanation of benefits and payments
- Written notes from your doctors or doctor visits

PREVENTION 101 TIP

Support an elderly family member or friend. Help them make an up-to-date medications list. Make two copies: one to post on their refrigerator or near a phone and one to carry in their purse or wallet.

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Where to Go for More Help



It's not easy putting a plan for preventive care and healthy lifestyles into action. Whether on the Web, on the phone or at the worksite, there are many convenient and accessible wellness resources to help you reach your goals and “have a greater hand in your health.”

- **On the Phone.** Speak confidentially with a specially-trained Health Coach 24 hours a day, 7 days a week by calling Blues On CallSM at 1-888-BLUE(2583)-428 for the answers and support you need. You can request a free “Shared Decision Making” video to help you learn more about participating in decision-making with your health care provider.
- **On the Web.** Log onto your Member Web site and click on the “YOUR HEALTH” tab. Select the link “Improve Your Health” to enroll in **HealthMedia**[®] online programs or choose “Preventive Care” to explore other available program options on health and healthy lifestyles.

A great way to take an active role in your health is by taking a wellness profile. The online **HealthMedia**[®] **Succeed**[™] wellness profile only takes about 20 minutes to complete. You'll enter some personal health data (like your weight, waist measurement, cholesterol, blood pressure and more) and answer questions about your everyday habits. Then you'll get a personal report that gives you an overall view of your health and provides recommendations to help you achieve your health goals. Log onto your Member Web site and click on “Wellness Profile” under the “Quick Resources” tab.

Lifestyle Returns[®]

If your company participates in Lifestyle Returns, you can receive credit for getting your preventive care exams. To access the “Lifestyle Returns” program, log onto your Member Web site. Under “Quick Resources,” click on “Lifestyle Returns” and enter your preventive exams under **Step 3: Take Charge of Your Health.**

LOG ON AND LEARN MORE

To learn more about Preventive Care, search the HEALTH TOPICS tab on your Highmark Member Web site. Log on at www.highmark.com, and select your service region. You can search the site for topics of interest to you and your family and stay up-to-date on the latest in health and wellness.



The material contained in this Guide has been selected to provide general background and useful information regarding preventive care. It is not intended to be complete or tailored to your specific needs, or to diagnose or treat medical conditions, and does not replace medical advice or medical treatment. You should discuss the information, facts and tips with your doctor, who is always your best resource for determining if you are at an increased risk for a condition. If you engage in physical activity, it may have injuries and health risks associated with it. You should confirm with your doctor that physical activity is appropriate for you. If you experience any pain or discomfort, call your doctor. Highmark Inc. does not endorse any product or service, and does not provide medical or legal advice or medical treatment. If you have questions about your health care coverage, you should call the toll-free Member Service number on your health insurance identification card.

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