

SUMMER 2016

# Live Healthy

## Alabama

### Try **TABATA**

Intervals Unlock Excellence

### FITNESS for EVERYONE!

Meet The Hathaways

*In the Blend*  
Refreshing, Easy Smoothies



### Donut Holes & Deductibles:

Are You Ready for the  
Annual Enrollment Period?





Dear Member,

Fall is here again. After this hot summer, we hope cooler weather will soon follow. Also, the first hints of fall mean the Annual Enrollment Period (AEP) for Medicare Advantage plans is right around the corner. This is the time of year when Medicare-eligible individuals can enroll in new plans or change their current plans if they choose.

AEP is a busy time, and you may find yourself confused over all the options and information. Feel free to review all of our plans for 2017 at [AlabamaBlue.com/Medicare](http://AlabamaBlue.com/Medicare) starting October 1.

You will receive some information soon about changes being made to our plans. These important documents will explain your Blue Advantage benefits for 2017. We hope you are pleased with your coverage and will remain with us next year.

We will offer some exciting new services and benefits for you in 2017. We can't wait for you to see what's in store.

As always, if you have any questions or story ideas, let us know by emailing [LiveHealthyAL@bcbsal.org](mailto:LiveHealthyAL@bcbsal.org).

**Sincerely,  
The Editors**

## How Are We Doing?

**We welcome your feedback.**  
[LiveHealthyAL@bcbsal.org](mailto:LiveHealthyAL@bcbsal.org)

Customer Service:

**1-888-543-9212 | TTY: 711**

Blue Advantage customer service is available from 8 a.m. to 8 p.m., Monday through Friday.

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## In the Next Issue:

**Silver Sneakers Hanson Award Winner:**  
Gay Rogers, Rainbow City, AL



**Coming Soon:** LHA Magazine Online



This information is provided for general informational purposes. Information contained in this communication is not intended to replace professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified healthcare provider regarding your healthcare needs. Never disregard professional medical advice or delay seeking medical advice because of something you have read in this informational piece. Always check your benefits for coverage information and limitations.

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association. Blue Advantage (PPO) is a Medicare-approved PPO plan. Enrollment in Blue Advantage (PPO) depends on CMS contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.





## My Benefits

2 Silver Sneakers Online

6 Donut Holes & Deductibles



## My Nutrition

8 Superfoods

10 Healthy Smoothie Recipes



## My Fitness

4 Meet the Hathaways

12 Tabata Workout



## My Health

14 Medication Reconciliation

17 Preventive Services Checklist

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The SilverSneakers® Fitness Program is provided by Healthways, Inc., an independent company.

## BY THE NUMBERS

**1** out of **4**



healthcare dollars paid by employers in the U.S. is tied to unhealthy lifestyle factors like smoking, stress, or obesity.

**6.9**

**BILLION DOLLARS** will be spent on constipation-related healthcare costs annually.



There are  
**10**  
Teaspoons of  
**SUGAR** in

**1**  
**CAN** of **SODA**



The average American adult drinks

**500** = **52**  
**CANS** of **SODA** every year  
**POUNDS** of **SUGAR**



## Don't Miss These Important Dates

Your Enrollment Period Is right around the corner!



Visit [bcbsalmedicare.com](http://bcbsalmedicare.com) to compare plans and see options.





No Matter Where You Are...

# Get Fit with SilverSneakers

Getting regular exercise is one of the best things you can do for your health. As a Blue Advantage member, you have access to a fitness benefit that can help you get the exercise you need at **no extra cost: SilverSneakers® Fitness.**

*SilverSneakers is a complete wellness program designed for all fitness levels and abilities.*

The program gives you access to exercise equipment, classes and social events. If you're new to fitness, don't worry! Many SilverSneakers members had never been to a fitness location before joining the program. Current members and instructors will help you feel right at home.

*The program is available at*

**13,000+**  
*locations across the nation.*

## Silver Sneakers in Alabama

**52**

COUNTIES  
HAVE A  
PARTICIPATING  
LOCATION

**208**

LOCATIONS  
THROUGHOUT  
ALABAMA

**12,101**

ALABAMA  
SILVER  
SNEAKERS  
MEMBERS  
IN 2016







*If you aren't using your SilverSneakers benefits yet, now is a good time to start.*




You can take classes at one location, swim or use equipment at another, and switch any time you want. SilverSneakers allows you to use any participating fitness location. It's easy to find locations near your home, across town or when you go on vacation.

1. Go to [silversneakers.com/locations](https://silversneakers.com/locations).
2. Enter the ZIP code of the area you want to search.
3. Pick your location from the list that pops up.

You'll also see a map of the locations. The list includes each location's phone number and website so you can check on what equipment they have and when they offer SilverSneakers classes.

If you aren't using your SilverSneakers benefit yet, now is a good time to start. All you need is your SilverSneakers ID number, which you can get on the website:

1. Go to [silversneakers.com/tools/print-my-card](https://silversneakers.com/tools/print-my-card).
2. Enter your name, email address, date of birth and ZIP code.
3. Click "Submit."

You can either print a temporary ID card or just write down your number to take to the SilverSneakers location on your first visit. 

***SilverSneakers gave me a gym to swim at and another to play pickleball. When I go on vacation, I can go to a gym wherever I am to continue my yoga and exercise classes.***

***– Cookie D., SilverSneakers member***





# FITNESS for EVERYONE

## meet the Hathaways

When people hear the word “fitness,” they often think about intimidating personal trainers, gyms full of meathead body-builders, starvation diets, sweat, aches, pains and discomfort.

*But fitness doesn't have to be hard!*

**In fact, it can be as simple as putting one foot in front of the other.**

With that said, meet Jim and Georgia Hathaway. This lovely couple from Daphne, Alabama, improved their health by making just two gradual

lifestyle changes: walking 2.5 miles every day and making commonsense eating choices. These two small changes to their fitness routine have made their lives fuller and healthier.

**Jim, on their fitness routine:** *We retired down here about a year and a half ago. We had more time to think about out how much longer we want to live and how we want to live. We started walking last December. This was an important part of our routine in addition to changing our diet. We started out slowly and built up to 2.5 miles every morning. We walk in rain, in the heat, and in cold weather.*

*Georgia, on the social benefits:*

**Walking was to meet people, too.**

**We pretty much know everyone on this end of the neighborhood.**





**BLUE  
ADVANTAGE  
MEMBERS**  
since 2012

*Jim, on their results:*

I've lost about 20 pounds and feel a lot better! My blood pressure is down, good cholesterol is up, bad cholesterol is down – all from just walking and exercising! My doctor was real excited that I had lowered my cholesterol.

*Photos: T.J. McIntyre*

**Jim, on their diet:** *My wife is an excellent cook. The diet part has been easier than what we thought. We eat more fruits and vegetables, less red meat. We eat more fish and chicken.*

**"Our diet is basic common sense: smaller portions, fewer calories."**

Making these changes hasn't just benefited their physical health; it's also been good for their social life. Jim and Georgia moved to Daphne without knowing many people in the area. By getting out and walking, they've been able to connect to their community.

**Georgia:** *We've always known to exercise. We have an elliptical upstairs and used it while we were in Birmingham. But since we have been down here, it was just easier to get out and walk. We pretty much know everyone on this end of the neighborhood.*

**Did you know** that if you are active for 30 minutes of light activity a day, such as walking or vacuuming, instead of being sedentary for the same amount of time, you have a 20 percent lower chance of dying over a 5-year span? If you take an hour-long walk through the park instead of watching television for an hour, you cut that risk by 40 percent. This is according to a nationwide scientific study published in February 2016 in the journal *Medicine & Science in Sports & Exercise*. This study followed 3,029 adults between the ages of 50 to 79 wearing activity trackers.

And all you really need to reap the benefits is a comfortable pair of shoes and the motivation to walk out your door.

**So, what are you waiting for?**

**Get out there and get moving!** 





## Donut Holes & Deductibles

# What, exactly, is the DONUT HOLE?

- 1 DEDUCTIBLE** You pay full costs for prescription drugs at the pharmacy until deductible is reached.
- 2 INITIAL COVERAGE PERIOD** After you meet your yearly deductible, you pay set copays based on your plan level until your total yearly drug costs (what you pay plus what the insurance company pays) reach \$3,310.
- 3 COVERAGE GAP** The donut hole begins after the total yearly drug cost reaches \$3,310. After you enter the coverage gap, you pay 45 percent of the plan's cost for covered brand name drugs and 58 percent of the plan's cost for covered generic drugs until your costs total \$4,850, which is the end of the coverage gap. Not everyone will enter the coverage gap.
- 4 CATASTROPHIC COVERAGE PERIOD** After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,850, you pay the greater of:
  - 5 percent of the cost, or
  - \$2.95 copay for generic (including brand drugs treated as generic) and a \$7.40 copayment for all other drugs.

Most Medicare drug plans have a coverage gap commonly called *the "DONUT HOLE"*.





# Medicare's Open Enrollment is right around the corner, **NOW IS THE TIME** to learn these terms.

## **PART A**

Medicare Part A is your coverage for medical services including charges for hospital facilities, skilled nursing facilities, nursing homes, hospice and home health services.

## **PART B**

Medicare Part B covers charges for medical services such as doctor visits, outpatient services, some home health (e.g. physical and occupational therapy), and preventive services.

## **PART D**


Medicare Part D covers prescription medications. You can receive Part D through a standalone plan – such as BlueRx – or through Medicare Advantage Plans like Blue Advantage.

## **MEDICARE** *Advantage Plan*

A Medicare Advantage Plan, such as Blue Advantage, replaces traditional Medicare coverage by having claims and benefits administered through a private company.

This coverage may include additional benefits not available with traditional Medicare alone. Most of these plans will include Part D (prescription drug) coverage as part of the package.

## **MEDICARE** *Supplement Plan*

A Medicare supplemental plan, such as C Plus, works with Medicare Parts A and B. Typically, supplements pick up costs left after traditional Medicare stops paying for Medicare-covered services. Most supplements do not include Part D coverage. 

## **Have questions?**

Ask our award-winning  
Customer Service!

Blue Advantage customer  
service is available from  
8 a.m. to 8 p.m.  
Monday to Friday

**CALL: 1-888-543-9212**

**TTY: 711**

*Do you speak Medicare?*







My Nutrition

# Power up with **SUPERFOODS!**

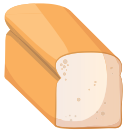


# Common Superfoods and their Benefits



## BERRIES (blueberries, strawberries, cranberries, etc.)

Contain flavonoids, a phytochemical that may reduce the risk of heart disease in women. Also contain vitamins and healthy soluble fiber.



## Beans and whole grains

Contain high amounts of insoluble fiber, which has been shown to reduce cholesterol.



## Nuts and seeds

Contain minerals and healthy fats. Portion control is key because of their high calorie content.



## Leafy greens (kale, cabbage, spinach, etc.)

Contain vitamins A, C and K, calcium and other minerals. Greens have more nutrition per calorie than nearly any other food.



## Fish (salmon, sardines, mackerel, etc.)

Fatty fish are high in omega-3 fatty acids which may reduce the risk of heart disease or stroke.

# What is a Superfood?

*The term, “superfood,” usually applies to any number of foods which provide exceptional nutritional content without adding extra calories or unhealthy fats to your diet. These are foods which may have even been shown to prevent certain diseases.*



# Do Superfoods live up to the Hype?

**Yes and No.** Many nutritionists consider the term “superfood” to simply be a marketing term. In fact, to prevent the word from becoming completely ubiquitous and meaningless, Europe actually banned its use in 2007 unless it was backed up with specific medical claims proven by respected medical research.

While many foods considered superfoods are a great addition to a balanced diet, our bodies

are complex machines. Overall wellness depends on a complex and sometimes unpredictable equation which takes many things into account including nutrition, activity level, chronic conditions (if present), and genetics.

Superfoods may or may not live up to all the hype surrounding them based on other factors of your own individual equation. However, nutrition is a critical part of your overall equation for

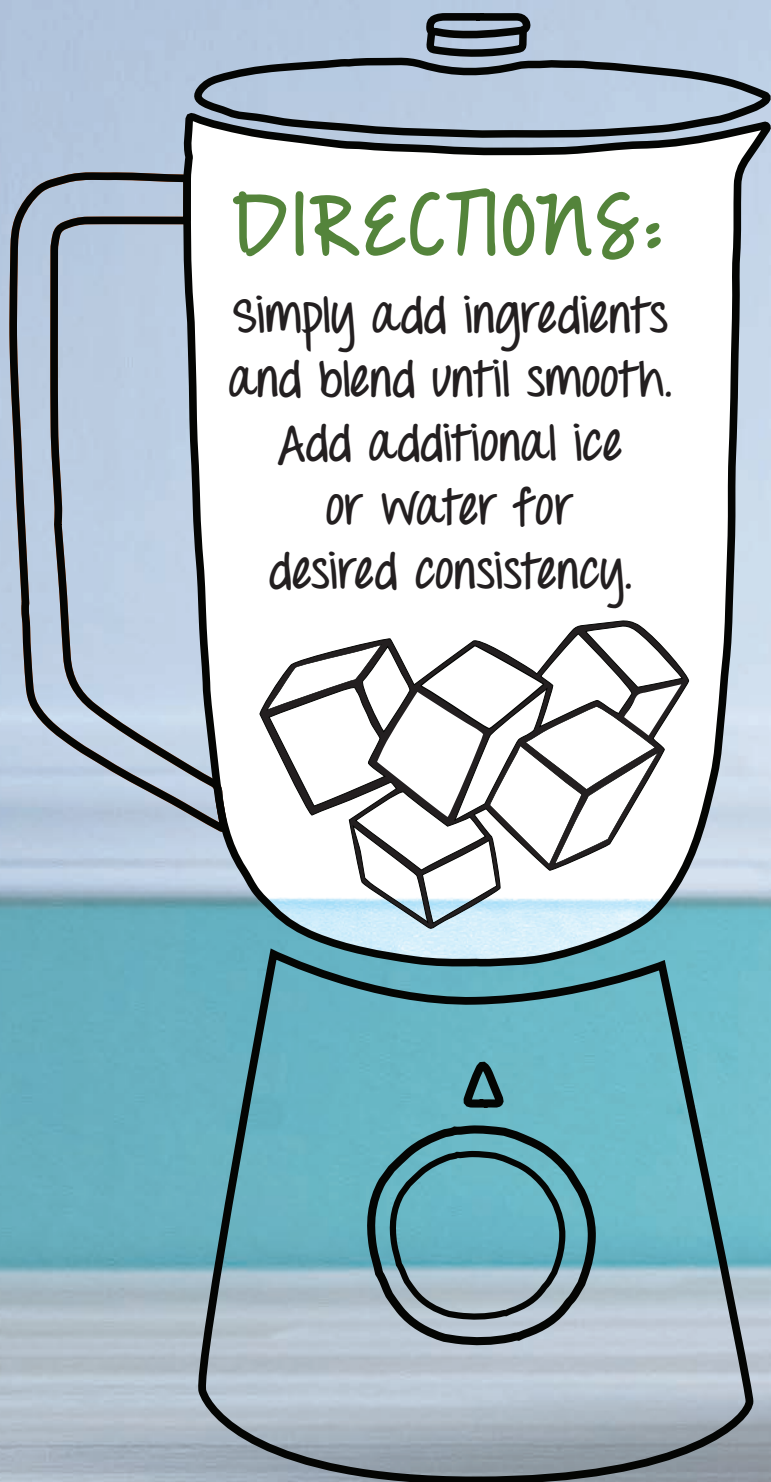
good health, and all of these foods are packed with healthy benefits. It’s important to not limit our eating habits to the foods listed above.

Most nutritionists recommend eating a healthy, balanced diet from a wide variety of food sources. 🍎





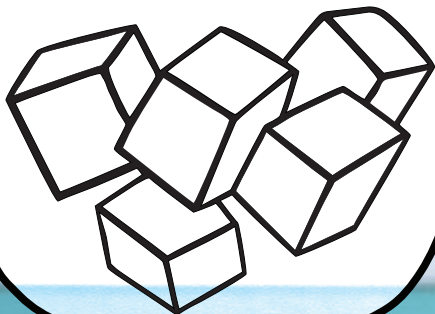
# Smooth Talker



## DIRECTIONS:

simply add ingredients  
and blend until smooth.

Add additional ice  
or water for  
desired consistency.



All these smoothies are not only delicious but also packed with nutrients. Check out what health benefits these simple smoothies have:

Vitamins & Nutrients	Green	Blueberry	Orange
<i>Omega 3 Fatty Acids</i>	●		●
<i>Vitamin C</i>		●	●
<i>Anti-Oxidants</i>	●	●	●
<i>Fiber</i>	●	●	
<i>Calcium</i>	●		●
<i>Potassium</i>	●	●	●
<i>Vitamin B6</i>	●	●	●

What are YOUR favorite healthy tips?

Send us your pictures and recipes at  
**LiveHealthyAL@bcbsal.org** for a chance to  
be featured in an issue of Live Healthy Alabama.





## Fresh, Green, Fruity Smoothie

This delicious green smoothie is packed full of nutrients and antioxidants and is a great snack for anytime of the day. Kale is a superfood that support healthy skin, strong bones, healthy digestion, and may even lower your risk of heart disease.

- 2 cups spinach
- ½ cup mango
- ½ cup pineapple
- 1 banana
- 1 cup ice & water

### Extra Health Boost -

Mix spinach and kale for an extra punch of Vitamins A, C and K, as well as a generous serving of fiber, protein and heart-healthy omega 3's!

## Blueberry Mint Smoothie

Coconut water adds essential electrolytes like calcium and magnesium. It is also great for digestion and keeps you hydrated. Coconut water has also been shown to lower blood pressure.

- 2 cups spinach
- 2 cups blueberries
- 1 cup coconut water
- 1 cup ice
- 1 kiwi (peeled)
- 5 mint leaves (about)

### Extra Health Boost -

Add a teaspoon of chia seeds to add a boost of heart healthy omega-3 fatty acids and calcium.

## Morning Glory Orange Smoothie

This refreshing smoothie is a great drink for breakfast as it is full of Vitamin C and antioxidants! Use pre-cut frozen fruit and non-fat Greek yogurt to make this a simple and healthy start to your day.

- 2 cups mixed fruit (frozen)  
mango  
banana  
peaches
- 1 cup orange juice
- ½ cup Greek yogurt

### Extra Health Boost -

Add a teaspoon of flaxseed! These seeds are full of micronutrients and packed with dietary fiber and are also rich with omega-3 fatty acids! 🍏







# TABATA Workout

## Using intervals to unlock your athletic excellence

Tabata is a popular form of high-intensity interval training exercise that mixes intervals of hard effort with intervals of rest.



Tabata is named after research professor and dean of Ritsumeikan University, Izumi Tabata. Professor Tabata credits Japanese Olympic speed skating coach, Irisawa Koichi for the exercise principles that would become known as Tabata.

Koichi found that by having his speed skaters perform 20 seconds of hard effort followed by 10 seconds of rest, they were able to perform more explosively during speed skating matches.

Based on the same principle as those applied to the speed skating team, Professor Tabata developed workouts that involve 20 seconds of intense exercise followed by 10 seconds of rest, and this cycle is repeated continuously for four minutes (or eight cycles). Tabata workouts were found to improve aerobic and anaerobic fitness.

## TABATA IS ALL ABOUT TIMING:

START WITH:



seconds  
intense  
exercise

FOLLOW WITH:



seconds  
of rest

**REPEAT 8x**

AND AFTER 8 CYCLES:



rest 60  
seconds

Go to the **NEXT** Muscle Group



A quick **20-25 MINUTES** of a Tabata workout **CAN BE MORE EFFECTIVE** than **HOURS ON THE TREADMILL** for working out different muscle groups.

**LET'S GET STARTED:** on the next page you will find several examples of exercises you can use in a Tabata training routine.

Pick one (single arm rows, for example) and then perform that exercise at as high an intensity as you feel comfortable for 20 seconds. Follow this by resting 10 seconds, and then start again until you complete eight cycles. Take one minute to rest and then start on the next muscle group (*for example doing leg raises for the next eight cycles*). Using these cycles, a full workout can be completed relatively quickly.



### TABATA Tools:

You can find timer apps created for Tabata workouts on your smart phone or computer. Or just use an old-fashioned stop watch.


**However you time yourself, you'll reap the rewards.**



# TABATA Challenge

**WARM UP:** Start off with a few minutes of dynamic warm-up moves. Jog softly in place or do some shoulder rolls. Then, it's time to get down to business:

Muscle Groups	Choose your fitness level:		
	BEGINNER	ADVANCED	CHALLENGE!!!
<b>CHEST</b>  INTENSE  REST <b>8x REPEAT</b>	 Incline or Kneeling Pushup	 Standard Pushup	 Decline Pushup
Rest for 1 minute – move on to the next muscle group.			
<b>LOWER BODY</b>  INTENSE  REST <b>8x REPEAT</b>	 Chair Squat	 Lunge	 Squats with Weights
Rest for 1 minute – move on to the next muscle group.			
<b>BACK</b>  INTENSE  REST <b>8x REPEAT</b>	 1 Arm Row: Lighter=5-10 lbs.	 1 Arm Row: Heavier=15 lbs.+	 Pullups
Rest for 1 minute – move on to the next muscle group.			
<b>CORE</b>  INTENSE  REST <b>8x REPEAT</b>	 Leg Raise	 Plank	 Slow Mountain Climbers
Rest for 1 minute – Repeat this circuit of chest, back, lower body and core exercises once more.			

**COOLDOWN:** Spend one minute doing quick, painless stretches or light yoga. When all is said and done, you will have performed a quick workout with maximum fat-burning potential in less than half an hour. 

**NOTE:** For your safety, consider discussing any new workout routines with your doctor before beginning.





# Do You Know Your Meds?

## What Is Medication Reconciliation?



**Remember:** *Talk to your primary care physician any time you begin taking any new medications.*

Medication reconciliation is the process of creating a full and detailed list of all the medicine you take. You see, to get the most benefit from your medicine, it is important that your pharmacist and doctors know everything about what you use. Your doctors should have a list readily available that explains what medicines you take, at what dosage, and at what times of day (frequency). The list should also include any supplements or vitamins you may take.



## Why Is Medication Reconciliation Important?

Medication reconciliation is one way of preventing what is known as an adverse drug event, which is any negative side effect caused by medicine. In recent years, these have become a top safety concern for doctors and hospitals. Medication errors are one of the leading causes of injury to hospital patients. Having a detailed list of your medications reduces the risk of adverse drug events such as an accidental overdose or a potentially deadly drug interaction.





# What Steps Are Involved in Medication Reconciliation?

These are the three steps your doctor or provider should perform for successful medication reconciliation\*:

1. **Verification:** Gathering your medication history and information.
2. **Clarification:** Making sure you're on the right medications at the right dosage for the right results.
3. **Reconciliation:** Making notes and documenting any changes to your medications.

## How Can I Start This Process?

Simply make a list of all the medications you take and note what dosage you use and at what times of day you take it. Be sure to also note any over-the-counter medicine, vitamins or supplements you may take. Take this list wherever you go – whether it be to your family doctor, your dentist, or the hospital for any outpatient or inpatient procedure. Any medical provider who treats you needs to know all of your medication history to better personalize your treatment plan.



## Should I Include Herbs or Vitamins?

**Absolutely!** Herbal supplements in any form, whether in pill or oil form, need to be noted and disclosed to your doctor. Herbal supplements are often touted as being harmless or at least safer than traditional medications. All too often, patients don't see herbal supplements as medications and don't report their usage. This can be potentially deadly.

Herbal supplements can have adverse side effects and interact with your prescribed medications just like any other prescribed drug. These substances can cause potentially harmful drug interactions and may even worsen existing symptoms for people with less than ideal health. It's very important to tell your doctor about any supplements or vitamins you take.



*Source: How-to Guide: Prevent Adverse Drug Events by Implementing Medication Reconciliation. Cambridge, MA: Institute for Healthcare Improvement, 2011 (Available at [www.ihl.org](http://www.ihl.org)).*



## Are there any Additional Hints and Tips?



## What Should My Medication List Include?

- The names of all medications, vitamins and supplements.
- The dosage you take.
- The time you take them.
- How do you take them?  
(Pill, liquid, injection, patch, etc.)

### Verify your list with your doctor(s) to make sure it includes everything you take.

- Update the information frequently.
- Review your medication list with your pharmacist.
- Verify none of your medications counteract each other or could cause an adverse drug event when taken together.
- Try to always use the same pharmacy so you can develop a relationship with the pharmacist and ensure the pharmacy knows about all of the medicine you are prescribed.
- Always throw out any unused medications once you complete your prescribed regimen.
- Carefully set up your pill box, if you use one, to ensure you always take the right medicine at the right times on the right days.



Also, empower yourself by reviewing side effects and doing research on your own. It never hurts to arm yourself with knowledge about the medications you take. Follow your doctor's advice and be a part of the team making decisions about your own health. 🩺

**Got QUESTIONS?** Help is available!

Just call our **FREE NURSE LINE**,  
24 hours a day, 7 days a week:

**1-800-896-2724**





# What screenings should I ask my doctor about?

Talk to your doctor to see which screenings are right for you. For more information, visit [AlabamaBlue.com/Medicare](https://alabamablue.com/Medicare) and click "BlueAdvantage".

## General Preventive Services Checklist

SCREENING	WHO NEEDS IT?	HOW OFTEN?	RECEIVED
<b>Breast Cancer Screening</b>	All women over age 35	Once every 27 months	DATE: ____/____/____ RESULTS: _____ _____
<b>Annual Wellness Visit</b>	All Medicare Advantage Members	Once every 12 months	DATE: ____/____/____ RESULTS: _____ _____
<b>Yearly Eye Exam</b>	Everyone 65 or older	Once every 12 months	DATE: ____/____/____ RESULTS: _____ _____
<b>BMI Assessment</b>	Everyone 18-74 years of age	Once every 24 months	DATE: ____/____/____ RESULTS: _____ _____
<b>Flu Vaccine</b>	All members	At least once every 12 months	DATE: ____/____/____ RESULTS: _____ _____
<b>Osteoporosis Management</b>	All women 67 or older who have had a fracture or broken bone	Treatment or screening within 6 months after fracture/break	DATE: ____/____/____ RESULTS: _____ _____
<b>Controlling Blood Pressure</b>	All members age 18-85 with high blood pressure	At least one adequately controlled screen (<140/90) every 12 months	DATE: ____/____/____ RESULTS: _____ _____
<b>Colon Cancer Screening</b>	Everyone Age 50+	Every 1-10 years or as recommended by your physician	DATE: ____/____/____ RESULTS: _____ _____





**BlueCross BlueShield  
of Alabama**

450 Riverchase Parkway East  
P.O. Box 995  
Birmingham, Alabama 35298-0001

Health and Wellness or  
Prevention Information

*Did you get your flu shot this year?  
If you did – **THANK YOU!***

**Remember:** You should have  
a flu shot every year.

*Live Healthy Alabama* is a publication of Blue Cross  
and Blue Shield of Alabama, Birmingham, Alabama.

## Looking for dental coverage?

### Dental **Blue**<sup>®</sup>

Our standard dental plan covers basics such as regular exams, x-rays and fillings.

### Dental **Blue**<sup>®</sup> Select

Our premium dental plan includes the benefits of Dental Blue – plus coverage for orthodontic services, crowns and dentures.

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SELF+1

**\$42**

FAMILY

**\$75**

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TO COMPARE PLANS AND ENROLL!**

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