



## Good News About the Flu Vaccine

Every year, experts make a new batch of flu vaccine. They base the recipe on the major strains of influenza virus they predict will circulate among the population. The vaccine doesn't always match the circulating strains. But even in a year when the vaccine failed to match, it still cut the risk of catching the flu, says a study in the *New England Journal of Medicine*.

Public health experts strongly recommend a yearly flu shot. The shot is especially important for people age 50 and older and for those with certain illnesses, such as diabetes. Getting inoculated can reduce the chance you'll need to be hospitalized for flu complications.

In fact, the shot even could save your life. Though kids catch most cases of flu, nine out of 10 flu-related deaths occur in adults age 65 and older.

The best time to get your flu shot is in the autumn. But flu season in Nebraska often doesn't peak until January or later. So, early winter isn't too late.

To cut your flu risk even further:

- Keep away from sick people.
- Wash your hands often in warm, soapy water. Take 15 seconds to do this.
- Keep your hands away from your mouth, eyes, or nose. ■



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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 man-



agement. 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 statewide to at least 30 sites. The sessions will also

be posted on-line afterwards.

More information about the program is available at [www.unmc.edu/minimed](http://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](http://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

**W**e 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

## 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**

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.

## 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.

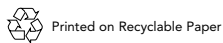
Bev Carlson,  
*Public Relations Specialist, Corporate  
Communications*

Brian Pickering, APR, *Vice President, Corporate  
Communications and Brand Management*

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## HEALTH BRIEFS

### Comforting Advice for Coping with Grief

Grief is a normal reaction to losing someone or something important to you. This might mean a person, a job, a pregnancy, or your health. Though grief usually lessens as time goes by, it's likely to resurface on certain occasions. These include holidays, birthdays, and anniversaries.

Here are some suggestions to help you through the grieving process:

- Allow yourself to cry and express what you feel.
- Talk to someone you trust or jot down your feelings in a journal. Or you may want to join a bereavement support group.
- Stick to a healthy diet and get enough sleep and exercise.
- Keep up with at least one of your hobbies.

### Home Care or Nursing Home Care: Which Is Better?

Nursing homes can provide an array of services to help people with their daily activities, such as dressing and bathing. At-home care is also available to help people meet their health or personal needs.

Consider these questions when deciding between at-home health care and nursing home care:

- Is around-the-clock nursing care needed?
- Is the person who needs care unable to live alone?
- Is there a chance that the person might wander away?

If you answered "yes" to any of these questions, then a nursing home or skilled nursing facility may be the best option.

### What Are the Signs of Parkinson's Disease?

Parkinson's disease can be difficult to diagnose. The problem is that all of the signs of Parkinson's also may be symptoms of other disorders or a part of normal aging.

There are four main signs that doctors look for when diagnosing Parkinson's disease:

1. Tremor—an uncontrolled shaking, either when resting or in motion
2. Rigidity, or muscle tenseness
3. Slowness in movement
4. Lack of balance

People with Parkinson's may have other problems such as speech problems and periods of dementia or depression.