

In this Issue:

Page 1: High Blood Pressure, the Silent Killer; Take Care Clinics

Page 2: Five Easy Ways to Stretch Your Healthcare Dollars

♥♥ High Blood Pressure, the Silent Killer ♥♥

According to the **American Heart Association**, one out of three Americans has High Blood Pressure (HBP). High Blood Pressure has no symptoms but many serious consequences. Following is information you need to know about your risks and how to reduce them.

Family history - Height, hair and eye color runs in families - so can high blood pressure. If your parents or close blood relatives have had HBP, you are more likely to develop it too. You might also pass that risk factor on to your children. That's why it is important for children, as well as adults, to have regular blood pressure checks. You can't control heredity, but you can take steps to live a healthy life and lower your other risk factors. Lifestyle choices have allowed many people with a strong family history of HBP to avoid it themselves.

Advanced age - As we age, we all develop higher risk for high blood pressure and cardiovascular disease. Blood vessels lose flexibility with age which can contribute to increasing pressure throughout the body.

Gender-related risk patterns - A higher percentage of men than women have HBP until 45 years of age. From ages 45 to 54 and 55 to 64, the percentages of men and women with HBP are similar. After that, a much higher percentage of women have HBP than men.

Lack of physical activity - Physical activity is good for your heart and circulatory system. An inactive lifestyle increases the chance of high blood pressure, heart disease, blood vessel disease, and stroke. Inactivity also makes it easier to become overweight or obese. Give yourself the gift of improved health and lower blood pressure with regular, moderate-to-vigorous physical activity.

Poor diet, especially one that includes too much salt - To care for our bodies, we all need good nutrition from a variety of food sources. A diet that's high in calories, fats and sugars and low in essential nutrients contributes directly to poor health as well as to obesity. In addition, there are some problems that can happen from eating too much salt. Some people are "salt sensitive," meaning a high-salt (sodium) diet raises their high blood pressure. Salt keeps excess fluid in the body that can add to the burden on the heart. To lower your salt intake, eat more fruits and vegetables, consume foods that are rich in potassium, flavor food with pepper and other herbs and spices instead of salt, choose unsalted snacks, read food labels, and choose foods low in sodium. Learn about enjoying a heart-healthy diet by visiting www.americanheart.org

Take Care Clinics

Take Care Clinics are professional, walk-in healthcare clinics located at select Walgreens and are now urgent care center network providers on all ICUBA medical plans. Take Care Nurse Practitioners and Take Care Physician Assistants fill a critical need by providing accessible, high quality health care. They focus on the diagnosis and treatment of common medical conditions, as well as preventive care, including Respiratory Illnesses (Common Colds, Bronchitis, Sinus Infections); Skin Conditions (Poison Ivy, Wart Removal, Rashes); Minor Injuries (Abrasions, Minor Burns, Suture Removal); Vaccinations (Flu, Hepatitis, Tetanus); Physical Exams; Wellness Screenings. To find a listing of clinics, visit www.takecarehealth.com Please note that these services are covered In-network under your BlueCross BlueShield of Florida Plan. Your out-of-pocket cost would be the same as that of a network urgent care center visit.

Important Information to Improve Your Health

Five Easy Ways to Stretch Your Healthcare Dollars



You can hardly turn on the nightly news or pick up a newspaper without hearing about the rising cost of healthcare and the stifling effect it is having on individuals and employers. With experts predicting national healthcare cost increases to stay in the double-digits for the near and long-term, individuals and families are looking for ways to stretch their healthcare dollars.

Making the most of your healthcare dollars can actually be easier than you think. Below are five easy ways you can easily stretch your healthcare dollars and do your part to help keep overall healthcare costs down.

1. **Understand how your ICUBA health plan works** - This is probably the first and most important step in getting the most for your healthcare dollar. You need to know which providers to use to get the most cost-effective care. Your out-of-pocket responsibility is LESS when you receive covered services from a Network Provider. The list of Network Providers may change from time to time. It is your responsibility to verify that the Provider who is treating you is currently a Network Provider. A list of Network Providers may be found at www.bcbsfl.com/myblueservice or by calling 1-800-664-5295. Remember to always confirm with the Provider that they are in the BCBSFL PPO (Blue Choice) or Network Blue (Blue Options) Network.
2. **Carefully check all medical bills** - Insurance companies and hospitals are not immune from making billing errors. In fact, errors are common. Please remember to carefully read your monthly health statement sent to you by BCBSFL. Your statement is produced every 28 days if you or any covered family members have finalized claims. These Member Health Statements replace Explanation of Benefits and feature the same claim related information.
3. **Use Network freestanding surgical and diagnostic centers** - If you need surgery, you will save money by having it performed at an ambulatory surgical center - a freestanding clinic that is not a hospital or operated by a hospital. These centers charge less than hospitals. Freestanding diagnostic centers charge less for tests like MRIs, CAT scans, X-rays, and bone density scans.
4. **Ask your doctor about home testing and monitoring devices for diabetes** - Home tests for diabetes help ensure you are following your doctor's orders and that prescribed treatments are working. Please remember that any participant in any ICUBA Medical/Prescription Drug Plan with a physician prescription qualifies for a FREE One Touch® diabetes meter and test strips, lancets, and Novofine® insulin needles at any one of 60,000 pharmacies in the ICUBA Pharmacy Network.
5. **Only go to the hospital Emergency Room for true emergencies** - If you need medical care when your regular doctor is not available, think about going to an Urgent Care Center rather than a hospital emergency room. This can often be a tough call, but for a cold or a minor sprain, avoiding the ER will probably save you money for two reasons: (1) the out-of-pocket cost is lower for a doctor visit or an urgent care visit, and (2) getting care at an urgent care center will be faster than at the ER.