



Get in on the GOLDEN AGE OF EXERCISE

Whether you're an everyday exerciser or a **fitness wannabe**, being active later in life is one of the most important things you can do for your health.

Among its many bonuses, exercise helps reduce the risk for heart disease and stroke, type 2 diabetes, and breast and colon cancers. Exercise also strengthens your muscles and bones, so you're able to keep doing the things you love.

Unless you have limiting health conditions, it's recommended that you get 150 minutes of moderately-intense physical activity each week, such as brisk walking. That's about the same amount of time you'd spend watching a movie. You should also do muscle-strengthening activities at least twice a week that work all major muscle groups, including legs, hips, back, abdomen, chest, shoulders and arms.

To experience exercise's antiaging advantages, take these action steps:

1. Start slowly. If you're new to exercise, get your doctor's okay and start by walking for five minutes each day, working up to 30 minutes on all or most days of the week.

2. Work around health issues. If you develop a condition that makes your fitness favorites challenging, such as osteoarthritis, do what you can.

3. Push yourself. If you've always been active and want to take it to the next level, consider training for a specific event, such as walking or running a 5K or a half-marathon.

 **NEED EXERCISE INSPIRATION?**

Sign up to receive weekly or monthly emails from a virtual fitness coach at go4life.nia.nih.gov.

Blue Cross and Blue Shield of Kansas
1133 SW Topoka Blvd.
Topoka, KS 66629-0001



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Hutchinson's Lee is new board chair



Diane L. Lee, CPA, CSEP, a certified public accountant with Swindoll, Janzen, Hawk

& Loyd, LLC, in Hutchinson, is the new chair of the Blue Cross and Blue Shield of Kansas Board of Directors. She was elected to a one-year term as chair of the 16-member board at the annual meeting May 12 in Topeka. Lee joined the board in 2008 and recently completed three years as vice chair. Leonard R. Hernandez, president/CEO of Coffey Health Systems, in Burlington, was elected to a one-year term as vice chair.



The new face *of prescription drug abuse:* **Older adults**

One pill controls the pain. Another calms the anxiety. A third lowers blood sugar. Before you know it, you or your loved one has a whole shelf full of prescription medications.

Keeping track of all these treatments can be tough. And the expanding cocktail of drugs used today poses an even bigger problem. An increasing number of older people abuse or develop an addiction to their medications, experts say.

The problem often starts with medication misuse. For example, misuse occurs if you take more of a drug than prescribed, combine it with alcohol or other substances or take a treatment for a different purpose.

Eventually, you or your loved one can develop a full-blown addiction. At this point, the treatment no longer helps your health. Instead, addiction can drive you to seek out and misuse medications, despite the negative consequences.

Prescription drug abuse can boost your risk for falls, confusion, impaired vision and depression. Addiction can change personalities, break apart families and steal motivation. If it leads to overdose, it can even prove fatal.

You may not recognize the signs of abuse or addiction. They often mimic those of other health conditions. Still, you can stay on the lookout for red flags in loved ones. These include:

- Mood changes, including a lack of interest and energy
- Frequent requests for refills of certain drugs
- Concerns about whether a medication is really working
- Complaints that a doctor won't write a prescription—or even moving from doctor to doctor to get more medication
- Using more than one pharmacy

Your privacy is important to us

Blue Cross and Blue Shield of Kansas has a long tradition of safeguarding our members' medical and financial information. When you know your personal information is safe and secure, you have the peace of mind to focus on other important priorities in your life.

Our business practices have long assured that we comply with all federal, state and industry laws and standards regarding privacy matters. Our 1,600 employees remain dedicated to protecting your privacy by strictly following all our internal procedures while continually seeking new best practices.

We are required by law to notify you of our privacy practices on a periodic basis. All of our privacy statements are available at bcbsks.com for you to read or print at your convenience. Simply click the "Privacy & Legal Notices" link located at the bottom of most pages. You will be taken to a section where you can find our privacy statements.

If you prefer, you also may request a copy be mailed to you by writing us at Blue Cross and Blue Shield of Kansas, 1133 SW Topeka Blvd., Topeka, KS 66629-0001.

Health care coverage at your fingertips

Shoppers looking for insurance to supplement expenses not covered by Medicare can now buy Plan 65 coverage online with Blue Cross and Blue Shield of Kansas. While those interested in learning about Plan 65 could find details on bcbsks.com for the past several years, this new feature allows visitors to see all their options, including the monthly premium, and complete a quick and easy application. Coverage is guaranteed for those who are newly eligible for Medicare coverage.

If you know someone turning 65 soon, or know someone who will be eligible for Medicare soon, let them know about our new, convenient way to enroll in Plan 65. Go to bcbsks.com/Plan65 to learn more.



Blue Cross sponsoring Healthy Trails Adventure Day



You and your families are invited to enjoy a fee-free day at Kansas State parks Oct. 1. Free admission at the 26 parks is sponsored by Blue Cross and Blue Shield of Kansas and the Kansas Department of Wildlife, Parks and Tourism.

Kansas state parks include 32,200 acres of land; more than 500 miles of trails; some 280 miles of roads; and access to about 130,000 surface acres of water.



*Proud to
provide members
peace of mind
since 1942*

For the past several years, we have brought our employees together each February for a business meeting during which we reflect on the past year and lay out our goals and strategies for the year ahead. At our most recent meeting we wanted to do more than share facts and figures. We also wanted to reassure our employees—those who have been working diligently in an ever-changing environment the past several years—that the future is bright for Blue Cross and Blue Shield of Kansas.

We shared the story of a shopkeeper leading a multigenerational business with a decades-long tradition of selling the best product, providing friendly customer service and being involved in the community. The business was recognized as one of the best of its kind. The shopkeeper and her employees faced many external pressures—new regulations, aggressive competitors, changing consumer needs and the rising cost of ingredients—that posed both challenges and opportunities.

As they worked through the myriad of challenges, adapting their business where it made sense, they realized an important fact, the moral of the story, if you will: The reason that their product was so popular was not because of a shiny new wrapper; it was popular because their customers knew them and trusted them to make it the right way. This gave the customers peace of mind that they could count on the shopkeeper and her product when they were needed most.



Long-term success would be based not only on her ability to change and modernize the business as times required, but more importantly, to never forget the family recipe and to treat the customers the right way.

Why am I sharing a summary of this story with you? Because it is equally important for you, our policyholders and members, to know that the future is bright for Blue Cross.

Like the shopkeeper, Blue Cross and Blue Shield of Kansas is adapting to changing times. More importantly, we remain focused on what has made us a successful health insurance company in Kansas for nearly 75 years: designing benefit plans for employers and individuals, giving access to the largest provider network in Kansas, providing outstanding customer service, and offering tools to help Kansans improve their health and well-being.

In 2015, we continued our long tradition of serving Kansans in every corner of our 103-county service area. We offered benefit plans for large and small businesses, Medicare-eligible Kansans seeking a supplement plan

(continued on page 7)

Blue Cross and Blue Shield of Kansas, Inc. Condensed Consolidated Balance Sheet†

December 31, 2015 and 2014

	2015	2014
Assets		
Cash and Investments	\$1,270,077,927	\$1,394,515,183
Premiums and Other Receivables	138,109,037	93,399,196
Property and Equipment, Net	76,603,173	84,121,182
Investments in Subsidiaries*	-0-	-0-
Other Assets	<u>197,495,030</u>	<u>133,411,979</u>
Total Assets	<u>\$1,682,285,167</u>	<u>\$1,705,447,540</u>
Liabilities		
Claims Incurred and Unpaid	\$389,710,291	\$300,154,947
Premiums Received in Advance	127,483,572	136,706,801
Accounts Payable and Other Liabilities	<u>285,464,554</u>	<u>293,108,611</u>
Total Liabilities	802,658,417	729,970,359
Policyholders' Reserves	<u>879,626,750</u>	<u>975,477,181</u>
Total Liabilities and Policyholders' Reserves	<u>\$1,682,285,167</u>	<u>\$1,705,447,540</u>

†As derived from the audited financial statements of Blue Cross and Blue Shield of Kansas, Inc.

*Investments in subsidiaries of \$90,814,125 and \$60,995,429 for 2015 and 2014 respectively, are eliminated for consolidated financial statements.



What are my deductibles for the year?



A: Your Plan 65 policy helps cover the costs that Medicare does not cover. Medicare has Part A and Part B deductibles. Part A is inpatient hospital services and Part B is comprised of outpatient services like doctors' office visits, emergency room visits, lab and radiology, and even medical equipment. Medicare's Part A deductible for 2016 is \$1,288.00; the Part B deductible for 2016 is \$166.00 for the calendar year and accumulates to that amount; it is not assessed on each visit or service you have. Depending on the Plan 65 policy that you are enrolled in you may be responsible for some or all of this deductible and will receive a bill from your provider, be responsible for a copayment at the time of service, or have the cost covered by your Plan 65 policy.



Lentil Pilaf

- Nonstick cooking spray
- 1 c. chopped onion
- 1 c. chopped celery
- 1 c. chopped green bell pepper
- 1 c. sliced fresh mushrooms
- 1 c. water
- 1½ c. uncooked lentils
- ½ tsp. garlic powder
- 16 oz.-can ... low-sodium chicken broth
- ⅔ c. uncooked brown rice

Coat a large saucepan with cooking spray. Place over medium heat and add onion, celery, bell pepper and mushrooms, sautéing until tender. Add water, lentils, garlic powder and chicken broth, bringing the mixture to a boil. Cover and reduce heat. Simmer for 20 minutes. Add rice; simmer until rice is done and lentils are tender.

Yield: 8 servings.

Each serving provides:

Calories: 205, Protein: 13 g, Total fat: 1 g, Saturated fat: 1 g, Carbohydrates: 37 g, Fiber: 13 g, Sodium: 35 mg, No cholesterol.

Source: Centers for Disease Control and Prevention, "Fruits and Veggies: More Matters"

Could you have a heart attack and not know it?

Crushing chest pain, shortness of breath, feeling light-headed or faint. Some heart attacks announce themselves in dramatic fashion. Others, however, sneak up so softly you might not even know they've occurred.

In fact, an estimated one in five myocardial infarctions—the medical term for a heart attack—has no symptoms at all. Called silent heart attacks, these events often go unnoticed. Their long-term effects, however, could prove serious.

In a new study, researchers scanned the hearts of more than 1,800 adults with an average age of 68. They found scarring—a surefire sign of heart attack—in 8 percent.

Of these, 78 percent had no idea they'd experienced a cardiac event. Men, smokers, people with a higher body-mass index (BMI), and those with high blood pressure had the greatest risk.

More research will help doctors understand exactly how these scars affect long-term health. However, the study authors point out that 70 percent of people who die from sudden cardiac causes have scarred hearts.

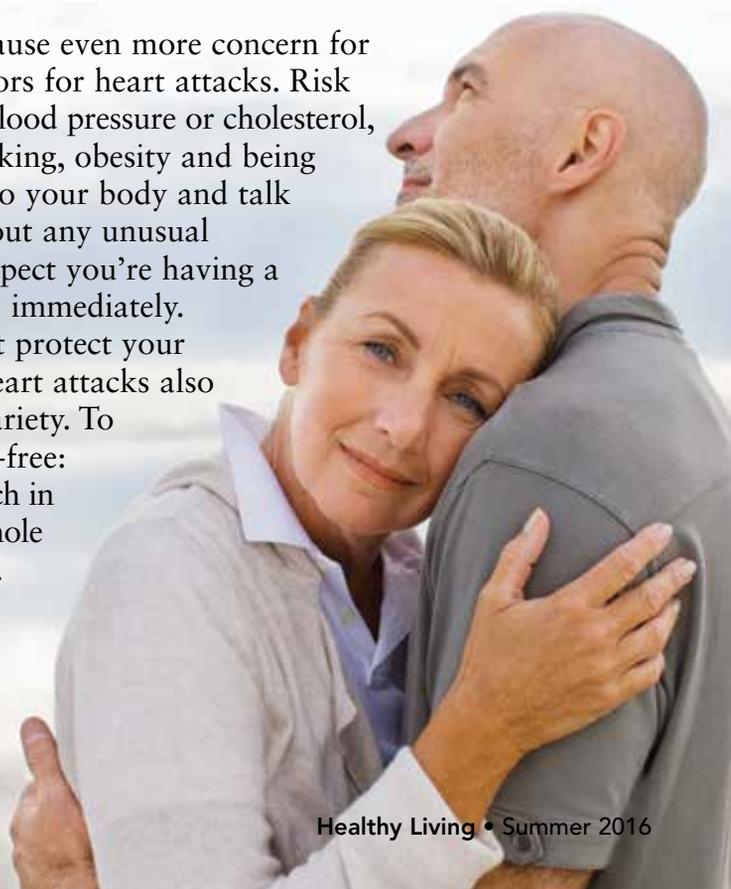
Though they're called silent, some of these events do have subtle symptoms. For instance, you may feel:

- Unexplained fatigue that lingers
- Pain similar to a muscle strain in the chest or upper back
- Tightness in the jaw, back or arms

These signs should cause even more concern for people with risk factors for heart attacks. Risk factors include high blood pressure or cholesterol, a family history, smoking, obesity and being older. Listen closely to your body and talk with your doctor about any unusual sensations. If you suspect you're having a heart attack, call 911 immediately.

The same steps that protect your heart from regular heart attacks also ward off the silent variety. To keep your ticker scar-free:

- Eat a healthy diet rich in fruits, vegetables, whole grains, fish and nuts.
- Exercise for 150 minutes a week at moderate intensity.
- Quit smoking—or don't start.



Proud to provide members peace of mind since 1942 *(continued from page 4)*

or prescription drug coverage, and individuals shopping on or off the exchange. Our new subsidiary, BlueCross BlueShield Kansas Solutions, offered our most popular plans on the federal Health Insurance Marketplace. We also expanded our portfolio of ancillary products; it now includes life insurance for both groups and individuals, short and long-term disability, dental, and new hospital indemnity and cancer coverage policies.

We continued to help our members stay healthy and ensured that, when they did get sick, health care was safe, coordinated and evidence-based. We're focused on rewarding doctors who keep their patients well and manage chronic diseases, because doing so results in healthier patients and less health care spending. We entered into an accountable care arrangement with Via Christi Healthier You Alliance in Accountable Care, Wichita, and worked toward finalizing a similar agreement with a Topeka entity for 2016. The ranks of providers in our patient-centered medical home program grew, as did the number of members covered through this program. Our health plan members were able to access 96 percent of all providers in our 103-county service area, including 100 percent of acute care hospitals and 99 percent of medical doctors.

Our members were offered new wellness programs for tobacco cessation and weight loss. In addition, we increased our efforts to improve the health of all Kansans by offering two no-cost programs. First, we offered a free day of admission to all state parks to encourage people to increase their physical activity. Second, we offered no-cost flu shots for nine days in November at 58 Dillons pharmacies throughout Kansas. In all, more than 8,200 Kansans entered the holiday season with the protection of a no-cost flu shot. We plan to continue both activities in 2016.

As our membership grew in 2015 in both the group and individual markets, so did the number of claims we processed and paid. In all, our employees processed 18,974,947 claims amounting to \$2,589,647,230; that means we processed an average of 53,744 claims each workday, and we did so with nearly 98 percent accuracy. We operated our business on about 11 cents of a premium dollar while 89 cents went to pay claims. Our customer service center handled more than 1.3 million inquiries from members and providers, and opened up new self-service options through our interactive voice response system.

In the years leading up to the federal health care reform law, your board of directors grew policyholders' reserves in anticipation of uncertain times. Because of their foresight, Blue Cross remains a financially strong, mutual insurance company. Strong reserves allowed us to cover significant underwriting losses in 2014 and 2015 when the premiums we collected were not enough to cover the cost of medical services that our members needed.

As we look toward the future, our number one goal is to make sure Kansans have access to affordable, quality health insurance. While this has grown increasingly difficult to achieve due to the instability of the current marketplace, we are committed to seeking solutions that will work for our policyholders and members. As we have for nearly 75 years, we intend to continue offering peace of mind and access to a better quality of life as your trusted insurance partner.



Andrew C. Corbin
President/CEO
Blue Cross and Blue Shield of Kansas

5

ways to keep retirement *from sapping your health*

Time for hobbies, travel and family may be what you imagine when you think of retirement. What you may not imagine is that your health can take a nosedive once you leave the daily grind.

Recent research shows older adults who work past typical retirement ages tend to be healthier than those who don't. Those in active jobs tend to have the fewest health issues of all.

Work's healthy pluses go beyond physical activity. Sociability and a sense of purpose also promote well-being. When you're ready to leave the working world, here are a few post-retirement ideas that can help you stay vital:

1. Exercise. Move every day. Exercise helps improve your physical strength, ward off depression, maintain your weight, improve your sense of balance and help

manage conditions like diabetes, heart disease and osteoporosis. As a bonus, an exercise partner or group adds social contact to the mix.

2. Volunteer. Find a local organization that supports a cause close to your heart and help it achieve its goals. You gain meaningful activity and can make friends who share your interests.

3. Work part time. Working fewer hours at your current job or a brand-new one can keep you engaged while allowing time for other pursuits. It also can help relieve the stress of overspending that can occur when you retire without a strong plan for next steps.

4. Learn something new. The time may be right to learn a new skill. Whether you study the violin, learn Italian or dust off your bowling shoes, set achievable goals and have fun.

5. Stay accountable. Whatever you decide to do, make sure you don't quit before you get started.

Spot the differences

Can you spot the 5 differences in the puzzle below?



Answers: The color of the spatula, the color of the sugar, the towel is missing, the door pull is missing, the lower fish on the wall is larger.

HealthyLiving

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