



Defy high cholesterol WITH SUPERFOODS

Cholesterol is made naturally by your body. Certain foods can make your liver produce more cholesterol than you need, but other foods help improve cholesterol levels. Including cholesterol-lowering foods in your diet can reduce your risk for heart disease and stroke.

It's important to note that not all cholesterol is bad for you. But too much of the unhealthy kind, known as LDL cholesterol, can make it harder to pump blood through your body.

Ready to fight off cholesterol? Check out these three foods.

1. VEGETABLES FLAVORED WITH HERBS AND SPICES.

Eating more fiber can lower your cholesterol levels, research shows. Most vegetables are naturally high in fiber. Use herbs to flavor your veggies the healthy way. Pair rosemary with peas and basil with tomatoes. Be sure to include beans in your diet several times each week. They're loaded with fiber and are a great source of protein.

2. FISH WITH HEALTHY FATS.

Certain types of fats, called polyunsaturated fats and monounsaturated fats, can lower your cholesterol. These types of fats should make up the majority of fats that you eat. Choose oily fish, which are highest in healthy fats, such as trout, salmon and herring. Nuts also are healthy fat sources.

3. OATMEAL.

Oats contain a type of soluble fiber called oat beta-glucan. Research shows that adding more of this type of fiber to your diet can lower levels of LDL, or "bad" cholesterol. Rolled or steel-cut oats don't raise blood sugar as quickly as instant oats, and they typically have less sugar. Try cooking oats in low-fat milk for a creamier texture. Stir in dried fruit for sweetness.

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Build a healthy *body in the water*

Are you a regular exerciser who wants to shake up your routine, or a beginner looking for a great place to start? Maybe you want to ease back into exercise following an injury, or manage the effects of a chronic health condition. Whatever your goals, why not take your workout to the water this summer?

JUST ADD WATER

Like land-based workouts, water-based workouts can strengthen your heart, build muscular strength and endurance, improve flexibility and balance and aid in weight management. But unlike exercising on land, exercising in water is easier on your joints because water's buoyancy reduces the impact of activities such as walking, jogging and jumping. Water provides more resistance than air, moving through water tones and strengthens muscles without weights.

MORE THAN LAPS

For exercisers looking to get their feet wet, swimming is just one option. If you don't know how to swim, or simply don't enjoy it, consider trying another water activity. Here are some to explore:

- Water walking provides cardio and muscle-toning benefits. Test the waters: Begin with five minutes of slow walking in waist-deep water. Keeping your shoulders back, your chest lifted, your buttocks and abs tucked and your arms bent slightly at your sides, step forward, placing your whole foot on the bottom of the pool heel-first.
- Water strength training involves using water resistance, water exercise equipment or both to build strength. Test the waters: Do water bird-dogs to strengthen your abs and back. Stand facing the pool wall with your hands resting on the pool edge, shoulder-width apart. Walk your feet back from the wall and bend slightly at the hips, standing with your feet shoulder-width apart and flat on the bottom. While contracting your abs and buttocks, raise one arm overhead while lifting the opposite leg behind you. Hold for several seconds, then repeat with the other arm and leg. Do this eight times on each side.
- Water aerobics uses routines set to music to burn calories and tone muscles. Water yoga, water Pilates and water tai chi take familiar moves to the pool to promote strength, balance, flexibility and relaxation. Test the waters: Check with your local pool or health club to find a class.

No matter what your fitness level or goals, there is a water activity for you. Come on in; the water's fine!

Free identity protection through AllClear ID

When you know your personal information is safe and secure, you have the peace of mind to focus on other priorities in your life. To help you achieve that sense of security, Blue Cross and Blue Shield of Kansas is partnering with AllClear ID to provide eligible members access to free identity protection services and credit monitoring.

As a state employee with a Blue Cross and Blue Shield of Kansas medical plan, you are eligible for these services—at no cost to you.

To learn more, visit bcbsks.allclearid.com or call AllClear ID at 1-855-229-0079.

AllClear ID is not affiliated in any way with Blue Cross and Blue Shield of Kansas. BCBSKS assumes no liability associated with the provision of such services.



Hutchinson's Lee is new board chair

Diane L. Lee, CPA, CSEP, a certified public accountant with Swindoll, Janzen, Hawk and Loyd, LLC, 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, Burlington, president/CEO of Coffey Health Systems, was elected to a one-year term as vice chair.

Myths and facts *about sunscreen*

Miss a spot when smearing on sunscreen, and you might end up with a small burn. Leave a gap in your knowledge about sunscreen labels, however, and you face more serious consequences.

After all, the right sunscreen can serve as a crucial tool in the battle against skin cancer, aging and burning. Labels can guide you to the best product. But a recent study shows Americans don't know how to read them. More than half believed these three common myths about sunscreen.

MYTH: Double the SPF means double the protection.

TRUTH: SPF measures how much longer it takes for UVB rays to burn your skin when wearing sunscreen compared with when you're unprotected. For instance, if you choose SPF 15, it will take your skin 15 times longer to turn red than if you use nothing at all.

SPF 15 sunscreen—the lowest number now allowed by the FDA—blocks 93 percent of UVB rays. The American Academy of Dermatology (AAD) recommends using SPF 30, which blocks 97 percent. SPF 50 blocks 98 percent. Since no sunscreen can screen out all UVB rays, there's no benefit to going higher than 50.

MYTH: The number on the label also tells you how well a sunscreen protects against skin aging.

TRUTH: SPF gauges protection against burning UVB rays. But it's UVA rays that

cause wrinkles, age spots and other signs of getting older.

Make sure you choose a product labeled "broad-spectrum." This means it filters out both UVA and UVB rays. The benefit goes beyond appearance—both types of rays contribute to skin cancer.

MYTH: A thin layer of sunscreen will suffice.

TRUTH: Getting the amount of protection advertised on the label requires a generous coating. You should use about an ounce to cover your body—enough to fill a shot glass. Most people use only one-fourth to one-half this amount, the AAD notes.

Sunscreen FACTS

- You should use about an ounce to cover your body—enough to fill a shot glass.
- Broad spectrum means it filters out both UVA and UVB rays. Both contribute to skin cancer.
- The American Academy of Dermatology recommends using SPF 30, which blocks 97% of UVB rays.

REAPPLY EVERY:

2
HOURS



Mike Atwood,
M.D., VP, Medical
Affairs & Chief
Medical Officer,
BCBSKS

Should I use sunscreen?

Summer is here, and nothing beats being outside enjoying a beautiful sunny Kansas day. When you are going to be outside, include sunscreen as part of your routine as you dress for the day, even when it's cloudy.

While we all like the way we look when we have a tan, whether caused by sun or a tanning booth, the UV rays that cause tanning also age our skin more quickly and increase our risk for skin cancer. About one in five people will develop skin cancer in his or her lifetime.

Use a broad-spectrum sunscreen that blocks both UVA rays, which cause aging of the skin, and UVB, which cause sunburn. Find a sunscreen with an SPF of 30 or higher and use it every day you are outdoors. When getting in water, use a water-resistant brand and apply at least every two hours.

Don't forget your ears and your scalp, especially if you are losing your natural protection on top. Use lip balm with an SPF of 30 to protect your lips. For infants younger than six months, it is best to keep skin covered, with appropriate precautions for overheating. Enjoy your summer, but do it safely.





*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 year past 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 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

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.

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 work day, 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



Lemon-walnut green beans

- 8 c. small green beans
- Cooking spray
- 2 c. sliced green onions
- 1½ c. chopped walnuts
- 1½ tbsp. chopped fresh or ¾ tbsp. crushed dried rosemary
- 5 tbsp. fresh lemon juice
- 1½ tbsp. grated lemon zest

1. Arrange green beans in a steamer basket over boiling water. Cover and steam eight to 12 minutes or until crisp-tender.

2. Plunge beans into cold water to stop the cooking process; drain.

3. Spray a sauté pan with cooking spray. Over medium-high heat, add green onions and sauté until tender.

4. Add green beans, walnuts, rosemary and lemon juice; cook, stirring constantly, until thoroughly heated. Sprinkle with lemon zest.

Yield: 8 servings,
about 1 c. per person

Each serving provides:
Calories: 80, Protein: 3 g,
Total fat: 4 g, Saturated fat: 0 g,
Carbohydrates: 11 g,
Fiber: 5 g, Sodium: 10 mg,
No cholesterol.



3 new rules of healthy eating for youngsters

As childhood obesity runs rampant, researchers have rushed to study ways to improve children’s diets. Their surprising conclusion? Some classic techniques, such as pushing or withholding food, just plain don’t work. Harnessing their findings can help you guide your children toward healthier eating habits.

OLD: Clean your plate.

NEW: Eat when you’re hungry; stop when you’re full.

Contrary to conventional wisdom, ultimatums don’t encourage adequate vegetable intake. In fact, they can backfire, as children learn to pair healthy dishes with anger and frustration. Bodies come equipped with natural systems to regulate food intake—hunger and fullness. Instead of overriding them with food pressure, encourage kids to put down their forks once they’re satisfied.

OLD: Closely monitoring each morsel.

NEW: Offer healthy options.

On the flip side, parents of overweight children may attempt to restrict their children’s intake. While it’s true that many children overdo it, micromanaging your toddler or teen’s diet doesn’t actually work.

Instead of focusing on what kids shouldn’t eat, give them ample opportunities to make good choices. The more fruits and vegetables you offer throughout the day, the more kids will consume, research shows. Keep in mind they may need time to warm up to new options. Children might need to try a new food 15 times before accepting it—but eventually, they can learn to love it.

OLD: Ban kids from the kitchen.

NEW: Involve everyone in healthy meals.

True, hazards like sharp knives, boiling water and dangling cords require vigilance. Keep safety in mind, but invite children of all ages to play a role in food selection and preparation.

When each person lends a hand, family meals become easier. Kids will feel invested in healthy choices. You’ll have ample time to discuss the pros and cons of different foods in a relaxed setting. For instance, while you dream up new ways to cook veggies, talk about how good they taste.

How to keep mosquitoes *and other pests away*

The following steps can protect you and your family against insect bites:

- **Stay clear of areas that attract pests.** Stinging insects favor bushes, rotting fruit and decaying logs or stumps. Mosquitoes breed in standing water. Bees and wasps also like garbage, so keep your garbage outside in covered cans.
- **Consume sweet-smelling foods and drinks inside, when possible.** These attract insects. For the same reason, skip sweet-smelling colognes, soaps and lotions when you'll be outside.
- **Avoid the patterns and textures insects favor.** These include floral prints, bright clothing and shiny jewelry.
- **Use a mosquito repellent.** The longest-lasting repellents contain the chemical DEET. For kids, the American Academy of Pediatrics recommends sticking with repellents that contain no more than 30 percent DEET. Never use insect repellent on infants younger than two months. Instead, place your baby in a carriage, and cover it with mosquito netting.
- **Light candles at night.** In one study, people who lit citronella candles had 42 percent fewer bites than those who stayed in the dark. However, even regular candles reduced bites by 23 percent.
- **Design your garden to be less attractive to bees.** They seem to especially like yellow and white flowers. But they find reds less attractive than other colors.
- **If a wasp or bee threatens, move away slowly and quietly.** Avoid waving your arms, swatting or running.



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, with more than 500 miles of trails on which to hike or bike or stroll, and 130,000 surface acres of water in which to swim, canoe or paddle. The free day is meant to encourage Kansans to enjoy a day of physical activity while enjoying the beautiful outdoors that Kansas has to offer.



What is the Zika virus, and who is at risk?

A relative of dengue, yellow fever and West Nile, the Zika virus first appeared in Uganda in 1947 (the name comes from a forest there). Most infections cause only a mild illness. But women infected with the Zika virus while pregnant may have babies with microcephaly, a birth defect involving an abnormally small head and problems with brain development. Anyone who travels to affected countries can contract the disease from an infected mosquito. Check [cdc.gov/zika/geo](https://www.cdc.gov/zika/geo) for the latest list. Doctors believe sexual transmission can occur before, during and after a patient has symptoms.

Make the most of your doctor visit

Research shows that better communication between patient and doctor can actually work to your advantage. Here are a few tips to help you have a more meaningful doctor's visit.

- **Write down your symptoms or problems.** Write how you feel in detail. If you have a headache, is it sharp or dull? Where on your head does it hurt? Think about your problem: When did it start? How long does it last? What have you done for it?
- **Make a list of your questions.** Take the list with you. Check off the questions as you ask them.
- **Write down all the medicines you take.** Be sure to include over-the-counter drugs, such as aspirin and vitamins. Give the list of medicines to your doctor. Better yet, take the medicine bottles with you.

AT YOUR DOCTOR'S VISIT:

- **Be honest.** To decide on the best treatment, the doctor needs to know what is really going on.
- **Listen carefully to your doctor.** Take notes so that you can remember what the doctor says.
- **Take someone with you.** A friend or family member can remind you what you planned to talk about.
- **Ask questions.** Find out what you can do to feel better, such as diet changes. If you don't know the meaning of a word, ask. When it comes to your health, there are no "dumb" questions.

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 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.

HealthyYou

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Did you know?

Blue Cross and Blue Shield of Kansas recognizes hospitals for providing effective and efficient specialty care. Earlier this year, we designated a total of 18 hospitals in our network as Blue Distinction Centers® for quality care or Blue Distinction Centers+ for quality and cost-effective care in one or more of these areas: cardiac care, maternity care, spine surgery, and knee and hip replacement.

To learn more, visit bcbs.com/bluedistinction.