



BlueCross BlueShield of Tennessee, Inc.
1 Cameron Hill Circle
Chattanooga, TN 37402

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BlueReview 2015 is one more way BlueCross BlueShield of Tennessee is working to keep you informed about health and wellness, and the added benefits and services you receive from your health benefit plan. To learn more about your specific benefits and coverage, consult your plan materials or Evidence of Coverage. As a BlueCross BlueShield of Tennessee member, you have certain rights, responsibilities and expectations. Learn more about your Member Rights and Responsibilities at bcbst.com. Questions? Just call the Service number listed on your BlueCross BlueShield of Tennessee member ID card or visit bcbst.com/members/rights.

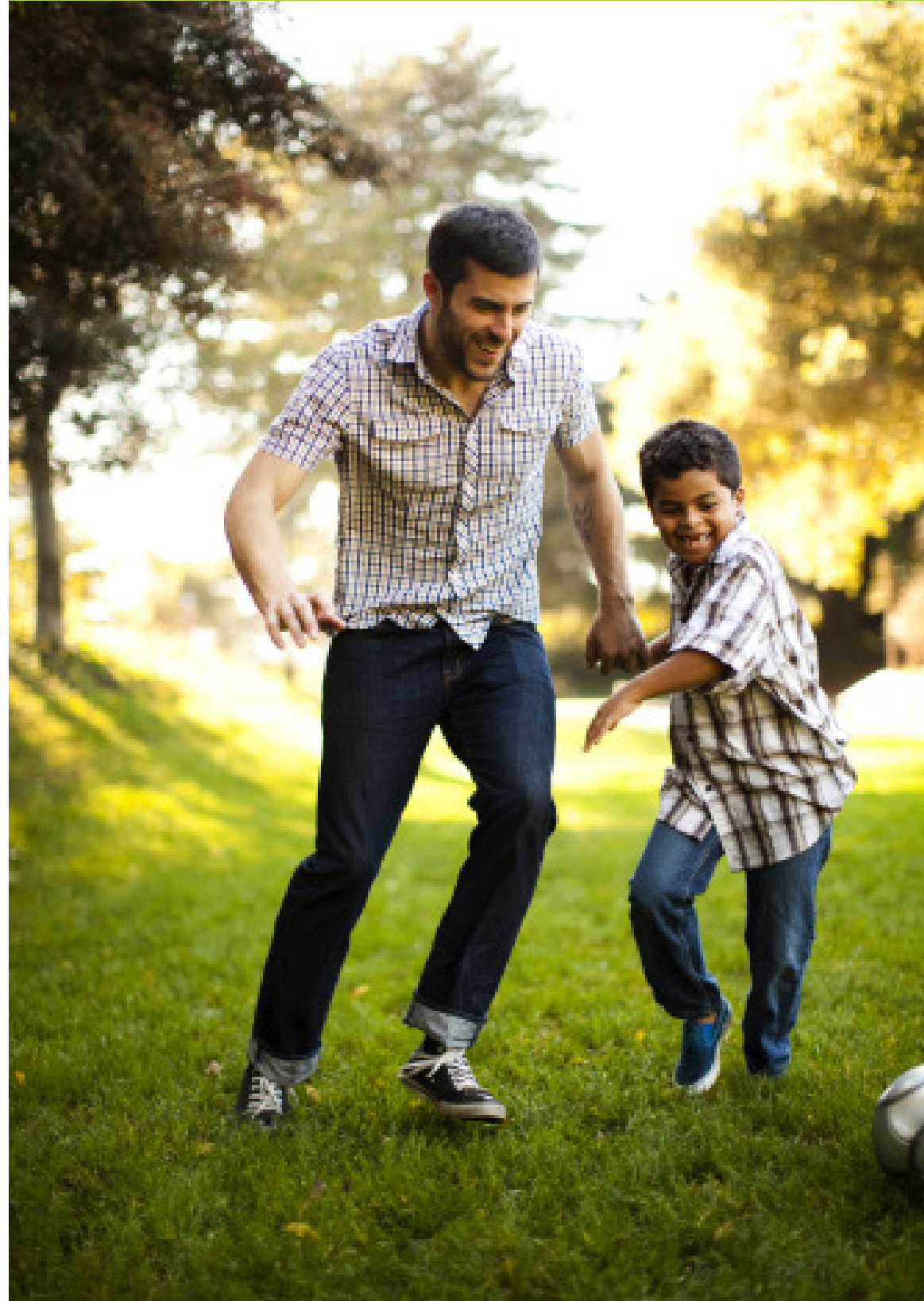
BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association

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BlueReviewSM

YOUR GUIDE TO BETTER HEALTH AND WELLNESS





HEALTH

Stay Well This Autumn

Flu or common cold? Here's how to tell the difference—and how to protect yourself and get the right kind of care.

Both the flu and a cold cause people to feel under the weather, but cold symptoms are less intense. If you just have a runny nose or sinus congestion, you most likely have a cold. On the other hand, if you're feeling fatigued, are running a high fever, or have body aches, you could have the flu and should see your doctor.

There are steps you can take to prevent getting sick this season:

- Eat a balanced diet.
- Stay hydrated by drinking plenty of water.
- Wash your hands.
- Use an alcohol-based hand sanitizer on the go.

Flu season is on the horizon. Are you and your family up to date on your immunizations, including the seasonal flu vaccine? Talk with your doctor about getting a flu shot this year.



FITNESS

Fall Into Fitness

Temperatures are dropping, which makes it the perfect time to get outdoors. Staying in shape shouldn't just be a warm-weather activity. Want to stay active this autumn? Try one of these with your family:

- Hiking at a local or national park
- Biking around downtown
- Playing touch football or basketball after dinner
- Taking a mid-day walk on your lunch break

Not a fan of the cooler temps? Give FitnessBlue™ a try! Our network of gyms allows you to get a great workout—at a price that fits your budget.

JOIN ONE OF THE 9,000 FITNESS CENTERS IN THE FITNESSBLUE™ NETWORK.

ENROLLMENT IS JUST

\$29 – AND YOUR MONTHLY FEE IS THE SAME AMOUNT.

Healthways, Inc. is an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and managed fitness centers. Healthways, Inc. does not provide BlueCross BlueShield of Tennessee products or services and is solely responsible for any products or services the company provides.

Watch That Sweet Tooth

From parties and other festive gatherings to the 3 p.m. trip to the office candy jar, staying clear of sweets can improve your dental health—as well as your waistline.

Sugar is added to many processed foods and drinks, such as sodas, fruit juices and coffee drinks. While it can be a source of quick energy, it can also mean you're consuming empty calories. To reduce your sugar intake:

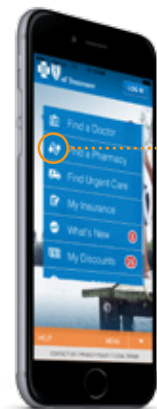
- Switch to calorie-free mineral water or club soda instead of drinking regular soda.
- Ask the barista to make your latte with your favorite sugar substitute or sugar-free syrup.
- Pack a piece of fruit for a snack or as part of a meal.
- Match your carbs with a protein to feel satisfied longer.

Log on to BlueAccess™ on bcbst.com to keep track of your diet and exercise regimen.

Don't Miss a Dose!

Changes in your daily routine or traveling during the holidays could lead you to forget your daily medications. Taking the right dose at the right time can help you feel your best. To stay on track:

- Keep a record of current medications, including dosages, in your wallet or store the info on a convenient mobile app.
- Sign up for automatic prescription refill or home delivery, so you are never short a dosage.
- Set reminders on your phone if you need to take your medication at a certain time.
- Talk to your physician about how to shift your dosage if you're traveling to another time zone.
- When flying, keep your meds in their original containers and store them in your carry-on bag.



Finding a pharmacy is easy with the myBlue TN™ smartphone app. Visit bcbst.com to learn more.

Should You Go Gluten Free?



Gluten-free diets and products have become popular over the last few years. Gluten is a protein found in whole grains, such as wheat, barley and rye. For people with celiac disease, eating gluten causes intestinal inflammation and makes it harder for their bodies to digest nutrients.

Other individuals may have gluten sensitivity, which causes them to be overly tired and have headaches and other symptoms after eating foods containing gluten. The only way to find out if you have celiac disease is to ask your doctor for a blood test. It is important not to cut out gluten before you see your doctor to prevent a false negative test.

If you have celiac disease or are gluten sensitive, following a gluten-free diet can help you feel better and is medically necessary. If you don't have either of these conditions, you don't need to follow a gluten-free diet to be healthy or maintain your weight.

Watching carbohydrate intake can reduce the likelihood of gaining extra weight. Carbohydrates are getting a bad "rap" right now, but they are an essential nutrient for the human body. For example, the brain runs exclusively on glucose (a breakdown of carbohydrates).

Keeping a food diary along with noticing your internal hunger and fullness cues can help you improve your eating. Log on to BlueAccess™ at bcbst.com to start your food diary today.



Fennel, Beet and Quinoa Salad

Ingredients

5 fluid ounces of quinoa	1 teaspoon kosher salt
5 fluid ounces red quinoa	1 teaspoon fennel seed
2 cups warm water	½ teaspoon smoked paprika
3 - 4 red beets, fresh	1 teaspoon turmeric
1 ½ tablespoon olive oil	
½ tablespoon ginger root, minced	

Preparation

Cook Quinoa: Rinse quinoa in a fine-meshed strainer. In a medium saucepan, heat the quinoa and water until boiling. Reduce heat and simmer until water is absorbed and quinoa fluffs up, about 15 minutes. Set aside in a large bowl until ready for use.

Cook Beets: Peel and dice beets. Steam beets for about 8-10 minutes until tender but still firm.

Combine Salad: In a small sauté pan over medium heat, add oil and heat. Add ginger and cook 2-3 minutes (do not brown). Add salt, fennel seed, paprika and turmeric. Let cool and combine quinoa, beets and spices together, stirring to mix completely.

Recipe Yield:
5 cups

Nutrition Info for ½ cup servings:
Cal: 85; Protein: 3g;
Carbs: 13g; Total Fat: 2.5g;
Sat Fat: 0g; Sodium: 200mg;
Fiber: 2g

Recipe Courtesy of FLIK Hospitality Group



Need health coverage or help finding the best resources for yourself and your family?

Blue of Tennessee is here to help! Visit our convenient location in Nashville, TN, or look for our mobile unit.

KNOW YOUR RIGHTS

Independent Reviews of Medical Necessity Decisions

As a BlueCross BlueShield of Tennessee member, you have the right to request a review by an independent third party of medical necessity decisions. To initiate this review, members or their representatives must submit a written request for independent review along with any additional information for the external reviewer to consider. Review by an Independent Review Organization considers all previously determined facts, allows for the introduction of new information, considers and assesses sound medical evidence.

The Independent Review Organization makes a decision that is not bound by the decision or conclusions previously made on internal appeal. You can learn more about how your specific benefit plan handles requests for independent reviews in your benefit materials or Evidence of Coverage.

Be Assured of Fair Decisions About Care

BlueCross BlueShield of Tennessee works hard to earn and keep your trust. Whenever possible, we want to be an open book about how we make decisions. For prior authorizations and other health care decisions, we look at two factors: whether the care or service suggested is appropriate for your condition and whether your plan covers it. Denying care, service or coverage is not rewarded in any way to anyone whether employees, vendors or contracted practitioners by BlueCross. BlueCross BlueShield of Tennessee does not encourage decisions that result in underutilization.

Improving Your Quality of Care and Services

Your safety, quality of care, and the services you receive as a BlueCross BlueShield of Tennessee member is important to you – and to us. That's why we have a Quality Improvement Program that is evaluated each year for:

- Quality of care and services
- Appropriateness of care
- Access to providers

One of our goals is to improve member outcomes. We do this by encouraging you, our member, to get screening tests done like mammograms for women and eye exams for members that have diabetes. Getting these tests helps to identify a problem you may not know that you have, and also helps you to get early treatment if a problem is identified. Early treatment means that your doctor is more likely to stop a problem before it affects your health long-term.

Here are some of the results from recent outcomes measures:

Breast Cancer Screening (Mammography)	71.1%	Only 7 out of 10 women ages 52-74 had the recommended mammogram within in the previous 3 years.
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Eye Exam for members that have diabetes	46.4%	Less than 1/2 of the members diagnosed with diabetes had the recommended dilated eye exam last year.
Flu Vaccinations	56.5%	Only about 1/2 of adults ages 50-64 received an annual flu vaccination.
Controlling High Blood Pressure	65.9%	For members diagnosed with high blood pressure, only 6 out of 10 members had adequate control of their blood pressure last year.

Another one of our goals is to make sure you have adequate access to providers and treatments. During a recent survey, you rated our providers in the 90th percentile for "Getting Needed Care" and "Getting Care Quickly". This means that you were able to get care or get an appointment for care at your doctor's office as soon as you thought you needed. In addition, you said it was easy to get the care, tests, or treatments and appointments with specialists.

Our Quality Improvement program is nationally recognized by the National Committee for Quality Assurance (NCQA). NCQA helps us demonstrate that we are committed to quality and accountability. The scoring we receive from NCQA is based on the measurement of clinical performance and member experience. The scoring we received from NCQA means that our service and clinical quality is well established and meets rigorous requirements for member protection and quality improvements.

For more details about our Quality Improvement Program, please send requests to: **BlueCross BlueShield of Tennessee, Attn: Quality Management 2.3, 1 Cameron Hill Circle, Chattanooga, TN 37402.**

Notice of Information Privacy Policies and Practices

Purpose: This Notice informs consumers and customers that BlueCross BlueShield of Tennessee may disclose their nonpublic personal information the company collects to its affiliates but not to nonaffiliated third parties, except as permitted by law. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.) and the implementing regulations of the Insurance Commissioner of Tennessee require BlueCross BlueShield of Tennessee to deliver this Notice to consumers at their formation of customer relationships with the Company, and to its customers annually.

This Notice serves to inform you that BlueCross does not disclose to nonaffiliated third parties your nonpublic personal information, which is collected and maintained as described below, except as permitted by law. The company will not disclose your nonpublic personal information to nonaffiliated third parties even after

the customer relationship with you may end, except as permitted by law. BlueCross reserves the right to disclose your nonpublic personal information the company collects during business transactions to its affiliates. BlueCross does not release personal health information to employers that act as health plan sponsors without specific protections in place.

How information is protected: Except as explained below, BlueCross restricts access to your nonpublic personal information to employees who need to know this information to provide its products and services to you. Such employees include claims processors, underwriters, and customer service personnel. The company maintains physical, oral, electronic, and procedural safeguards that comply with legal requirements to guard your nonpublic personal information.

Collecting and maintaining information: BlueCross BlueShield of Tennessee collects nonpublic personal information about you from the following sources:

- Information received from you on applications or other forms;
- Information obtained from your transactions with the company, its affiliates or others.

Information the company discloses: BlueCross discloses or reserves the right to disclose all of the nonpublic personal information the company collects and maintains about you to its affiliates. The company may also disclose, and reserves the right to disclose, any of your nonpublic personal information to nonaffiliated third parties as permitted by law.

Companies that provide services or market on behalf of BlueCross and its affiliated companies:

The company may disclose the categories of your nonpublic personal information described in this notice to the following categories of nonaffiliated third parties with which the company and its affiliated companies contract to perform functions or services, such as marketing, on their behalf.

- Joint marketing partners;
- Other financial institutions;
- Other insurance companies; and
- Certain other third parties.

No other disclosures to non-affiliated third parties: BlueCross otherwise does not disclose nonpublic personal information about its customers or former customers to non-affiliated third parties.

As a member, you also have the right to authorize or deny the release of personal health information beyond uses for treatment, payment or health care operations.

You do not need to call or do anything as a result of this notice. It simply informs you of how BlueCross protects your nonpublic personal information.

As a BlueCross BlueShield of Tennessee member you have certain rights, responsibilities and expectations

You have the right to:

- Receive information about BlueCross BlueShield of Tennessee, our services, our
- practitioners and providers and your member rights and responsibilities.
- Be treated with respect and recognition of your dignity and right to privacy
- Participate with practitioners in making decisions about your health care
- A candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage
- Make recommendations regarding our member rights and responsibilities policy

You have the responsibility to:

- Supply information that BlueCross BlueShield of Tennessee or our practitioners or providers need in order to provide care
- Follow plans and instructions for care agreed upon with your practitioner
- Understand your health problems and participate in developing agreed upon treatment goals

Your rights and responsibilities can also be found at bcbst.com/members/rights.

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Benefits After Mastectomy Annual Required Notice

Your BlueCross BlueShield of Tennessee health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry of the breasts, prostheses and the complications resulting from a mastectomy (including lymphedema). Please review your benefit plan materials for more details about these benefits and your coverage in general.

HAVE QUESTIONS ABOUT YOUR HEALTH?

We have answers! Call Member Services at 1-800-565-9140, and our representatives will be happy to help you.