Healthy Lifestyles℠ Incentives and support for your well-being

Independence Blue Cross
A morning walk with your dog.
A colorful salad with grilled fish for lunch.
Weightlifting twice a week.
Eight hours of sleep each night.
A commitment to live a tobacco-free life.
Check out Healthy Lifestyles today!

Learn how the small steps you take every day can add up.

Choices that you make every day play a crucial role in helping you to maintain your health and well-being both tomorrow and in the years ahead.

Independence Blue Cross’s Healthy LifestylesSM program offers you support and guidance as you strive to live the kind of life that improves your chances of staying well. From giving you incentives to make smart lifestyle choices to providing you with individualized solutions and information for health issues that concern you, Healthy Lifestyles programs are designed with your best interests at heart. Best of all, they’re available to you at no additional cost.

The information in this booklet describes all the advantages you’ll enjoy as a Healthy Lifestyles participant — get started today and take your first step down the road to better health.

Incentive programs or health care services described in this booklet as part of Healthy Lifestyles are contingent on a member being eligible for coverage at the time of participation and subject to the terms, limitations, and exclusions of his or her health care benefits program. Healthy Lifestyles programs are value-added programs and services; they are not benefits under the health care plan that you purchased and are therefore subject to change without notice.

For more information or to enroll in any of the programs described in this booklet: Visit ibxpress.com or call 1-800-ASK-BLUE (1-800-275-2583) Monday through Friday, 8 a.m. to 5 p.m. ET (TDD 1-888-857-4816).
“An ounce of prevention is worth a pound of cure.”

Benjamin Franklin
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Among other things, regular physical activity can help you reduce cholesterol and high blood pressure, manage your weight, maintain bone strength and muscle tone, and even boost your mood.

The fitness program helps you stay motivated by offering you big incentives to adopt a more active life. After you enroll in the fitness program and complete 120 workouts in 365 days, you'll be eligible for a reimbursement of up to $150.

How to join the fitness program and get up to $150 back

Complete these five simple steps:

1. **Choose an approved fitness center.** Refer to page 3 for information about selecting an approved facility.

2. **Enroll in the fitness program.** Log on to ibxpress.com and select Health and Wellness Programs. Then, choose Discounts and reimbursements. Or call us at 1-800-ASK-BLUE Monday through Friday, 8 a.m. to 5 p.m. ET. TDD/TTY users may call 1-888-857-4816.

3. **Visit your approved fitness center.** Your workouts must include continuous cardiovascular, flexibility, and resistance training and last a minimum of 30 minutes.

4. **Record your workouts.** Record each workout using one of the methods listed on page 4. You may record only one workout per day with a minimum of eight hours between logged workouts. After you complete 120 workouts, you won't need to record workouts again until your anniversary date, when we will automatically reenroll you in the fitness program (pending eligibility).
5. **Request your reimbursement.**
   Send us the following materials no later than 90 days after your anniversary date:
   
   - a completed reimbursement form (on the last page of this booklet);
   - proof of payment (receipts must be submitted on fitness facility letterhead, or a copy of the membership contract must accompany the receipt);
   - if you do not use the telephone system for recording your workouts, send a completed *Fitness Handbook* or a computer printout of your workouts from your gym.

   **Mail your form and documentation to:**
   Independence Blue Cross
   Attention: Healthy Lifestyles Fitness Program
   1901 Market Street
   P.O. Box 41880
   Philadelphia, PA 19101-9131

**Fitness program guidelines**

**Eligible members**
Participants, including dependents, must be age 18 or older at the time of enrollment. Members must have active managed care coverage.

**Selecting an approved fitness center**
The fitness program rewards you for incorporating a well-rounded exercise program into your routine.

To be eligible for the fitness center reimbursement, you must choose a full-service facility that offers a variety of cardiovascular, flexibility, and resistance training in a supervised setting.

Membership at athletic clubs that focus primarily on a single competitive or recreational sports activity do not qualify for the reimbursement because they generally don't provide you with the facilities to practice all the components of a balanced exercise program.

**Eligible facilities**
Full-service fitness centers generally feature most of the following amenities:
- group exercise classes (aerobics, spinning, body sculpting, etc.)
- resistance training equipment
- free weights
- cardiovascular training equipment (e.g., treadmills, stationary bicycles, stair climbers)
- pool for swimming laps
- track for running/walking

**Ineligible facilities**
Examples of ineligible programs and facilities include:
- tennis/squash/racquetball
- basketball
- golf
- Pilates/yoga class
- martial arts/karate class
- sports leagues
- swim clubs
- dance instruction
- outdoor “boot camp” style program

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1 For the purposes of the Fitness Program, your anniversary date is the date you enrolled with Healthy Lifestyles. Your Fitness Program anniversary date should not be confused with the date you joined the fitness center.

2 We will issue only one reimbursement per member per 365-day enrollment period.

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**Lifetime fitness facility memberships**
If you purchase a lifetime membership at a fitness facility, you are eligible to receive a reimbursement of up to $150 of the membership fees paid during your 365-day fitness program enrollment period.

**Family fitness facility memberships**
Family memberships are eligible for the reimbursement under the following conditions:

- Each family member who requests the reimbursement must be listed on the membership contract.
- Each family member who requests the reimbursement must be individually enrolled in the Healthy Lifestyles fitness program and fulfill all fitness program reimbursement requirements.

Each eligible family member will be eligible to receive reimbursement of up to $150 of his or her portion of the total annual membership fees paid during the 365-day fitness program enrollment period.

**Example:**
- Family fitness facility annual contract fee is $700.
- Four family members are listed on the family fitness facility contract.
Two family members are 18 or older and, therefore, are eligible for reimbursement.

$700 ÷ 2 = $350 (each eligible family member’s portion of the total contract fee).

In this example, if the two eligible family members enroll and complete all Fitness Program requirements, each will receive up to $150 (his or her portion of the family fitness facility annual contract fee). If only one eligible member enrolls and completes all Fitness Program requirements, the family member will receive up to $150 (his or her portion of the family fitness facility annual contract fee).

Reimbursement rules and requirements

- You must complete 120 workouts during your 365-day Fitness Program enrollment period.
- You must maintain managed care coverage with Independence Blue Cross between the time of program enrollment and completion of the program requirements. If your health plan coverage changes during your program, you may become ineligible for reimbursement. Traditional indemnity plans are not eligible for the Healthy Lifestyles Fitness Program.
- Only one reimbursement will be issued per member per 365-day program enrollment period.
- Dependents must be at least 18 years old for this reimbursement program.
- “Backdating” of Fitness Program enrollment, workout dates, and/or logging in for another member is prohibited.
- Falsification of information in order to receive your reimbursement is strictly prohibited.

How to record your workouts

When you enroll, you choose a primary method of recording your workouts: an automated system available at various network fitness facilities, a fitness handbook provided by IBC, or a computer printout from your fitness facility. Use the recording method that will work best for you.

Record workouts using the automated system

If you attend a gym that participates in the Healthy Lifestyles fitness network, you can record your workouts through an automated system on a phone designated by the gym.

Here’s how:

1. Locate the designated telephone at your network fitness facility. A fitness facility employee can direct you.
2. Dial 1-800-971-3182. Note: Some fitness facilities have this number preprogrammed.
3. Speak or enter the numeric portion of your identification number found on your health plan ID card. (Do not enter the alpha prefix or suffix.)
4. When prompted, speak or enter the four-digit personal identification number you chose when you enrolled in the Fitness Program.
5. The system will verify the number of workouts you have recorded.
6. After you complete 120 workouts, you won’t need to record workouts again until your anniversary date, when we will automatically reenroll you in the Fitness Program.

If the automated system is not operational, have your fitness instructor/representative date and sign the fitness handbook each time you work out. Or document your workout on a manual log sheet provided to all network facilities in case of system failure.

Record workouts using the Fitness Handbook

When you enroll in the Fitness Program and select a primary gym that does not have the automated telephone system, a Fitness Handbook will automatically be sent to you. You can also obtain a Fitness Handbook by calling the
Health Resource Center at 1-800-ASK-BLUE. To record workouts using the *Fitness Handbook*, ask a fitness facility representative to sign and date the logbook each time you work out.

You may also use the *Fitness Handbook* to record your workouts when you visit a fitness facility other than your primary facility (e.g., when you work out while traveling or vacationing out of town).

**Record workouts using a fitness facility’s computer printouts**

You may choose to use your fitness facility’s computer printout as your primary method of logging workouts. However, keep in mind that Independence Blue Cross cannot assume any responsibility for the reliability of fitness facility computer systems. For this reason, if you select a fitness facility computer printout as your primary method of logging workouts, you also accept the risk that all your workouts may not be credited toward your reimbursement should your fitness facility have system difficulties.

**Other important information**

- Independence Blue Cross does not guarantee the solvency of any fitness facility and, therefore, has no liability should a fitness facility close.
- Independent vendors who are neither affiliated with Independence Blue Cross nor participate in its networks provide many of the Healthy Lifestyles programs. Please call us if you want more information on these independent vendors.
- Healthy Lifestyles programs are value-added. They are not part of the health care benefits you have purchased and, therefore, are subject to change without notice.
- At Independence Blue Cross, we encourage all of our members to adopt and maintain a routine fitness program. However, if you are overweight, have a history of high blood pressure or heart disease, are starting a fitness program for the first time, or have any other health concerns related to exercise, you are encouraged to consult your doctor before beginning any exercise program.

**Questions?**

- Visit ibxpress.com for program details.
- Call the Health Resource Center at 1-800-ASK-BLUE (TDD 888-857-4816), Monday through Friday, 8 a.m. to 5 p.m. ET.
Get up to $200 when you attend an approved weight-loss program.

No one ever said weight loss would be easy, but support from others can make the challenges feel more manageable. Enroll in a weight-loss program, and you can get encouragement to stick with it for the long haul. Complete your program and we’ll reimburse you up to $200 annually for program fees.

**How do I get started?**

1. **Select and sign up for an approved weight-loss program.**
   Refer to page 7 for information about choosing a program.

2. **Register for the Healthy Weight, Healthy You program.**
   Tell us you’ve signed up for an approved weight-loss program by enrolling in the Healthy Weight, Healthy You program. Select the *Health & Wellness* tab on ibxpress.com, then choose *Healthy Weight, Healthy You* under *Discounts & Reimbursements*. Or call 1-800-ASK-BLUE. TDD/TTY users may call 1-888-857-4816.

3. **Attend your approved program.**
   Stick with it. A healthy weight reduces your risk for heart disease, high blood pressure, diabetes, and stroke.

4. **Request your reimbursement.**
   Request your reimbursement no more than 90 days after your anniversary of enrolling in the Healthy Weight, Healthy You program. Send to us the following:
   - a completed reimbursement form (located on page 25);
   - completed Weight Watchers® membership books or receipts from a network hospital-based or youth program.

**Mail your form and documentation to:**
Independence Blue Cross
Attention: Healthy Lifestyles Weight Management Program
1901 Market Street, P.O. Box 41880
Philadelphia, PA 19101-9131
**Selecting an approved weight-loss program**

Choose Weight Watchers® and attend weekly meetings, or opt for an approved weight management program based at a network hospital. Some weight management programs for youths under age 18 may also be eligible for reimbursement. If you like, you may join more than one program per year; however, the maximum reimbursement you can receive is $200 total per year.

Visit www.weightwatchers.com or call 1-800-651-6000 to find a Weight Watchers® location. Find a network hospital in your area by reviewing the provider directory at ibxpress.com or by calling our Health Resource Center at 1-800-ASK-BLUE.

For questions about the eligibility of other programs, including programs for individuals under age 18, contact our Health Resource Center.

### Additional resources available to you

Visit the Healthy Weight, Healthy You section of ibxpress.com for tools that can help you and your family members achieve and maintain your ideal weight.

Available resources include:

- details about free nutrition counseling sessions;
- information about Health Coaches and how they can assist you with your weight-management goals;
- answers to frequently asked questions about weight-related health issues;
- body mass index (BMI) calculator;
- a list of health-related websites.

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Obesity among Americans, both adults and children, has doubled over the past two decades. More than half of women age 20 and older and two-thirds of men are overweight or obese.

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1 Your anniversary occurs 365 days after you enrolled in the Healthy Weight, Healthy You program.

2 May not apply to all members.

®Weight Watchers is a registered trademark of Weight Watchers International, Inc. and independent company.

The Healthy Weight, Healthy You program is a value-added program. It is not a benefit under the health care plan you purchased and is, therefore, subject to change without notice.
While a little stress can be positive, spurring you on to greater productivity and helping you to perform better, severe or prolonged stress can actually threaten your health. Stress is linked to six of the leading causes of death, including heart disease and cancer.¹

Through Healthy Lifestyles, you can discover ways to let go of stress or transform it into positive energy.

How can Healthy Lifestyles help me reduce stress?

Request a free stress management CD. This audio guide will help you learn to balance your life, manage your stress, and do more in less time. Along with the CD, you’ll receive a booklet that describes stress reduction techniques. To request your free CD, complete and return the form in the back of this book.

Practice stress management techniques. Some stress is normal, but too much can affect your quality of life and your health. To loosen the grasp stress has on you, try some of these techniques:

• **Exercise.** Regular physical activity can boost your mood and is one of the most effective stress management techniques.

• **Make choices for a healthier lifestyle.** This includes not smoking, limiting alcohol consumption, and maintaining a healthy diet.

• **Express your feelings.** This is part of the emotional healing process.

• **Write or keep a journal.** Research has proven that expressing one’s self in writing is an effective way to reduce stress.

• **Relax.** Take a few deep breaths. Talk to a friend. Practice yoga. Knit. If it calms you down, it fights stress.

• **Get enough sleep.** Your body recovers from the stress of the day while you are asleep.
Make time for sleep

**Eight is enough**
Getting enough sleep is essential for good health and mental and emotional functioning. It’s also critical for safety: the National Highway Traffic Safety Administration says drowsiness causes more than 100,000 traffic accidents a year. So how much sleep is enough? The amount will vary by individual, but on average, most adults need about eight hours per night. To calculate the amount that’s right for you, figure out how long you need to sleep until you can awaken without an alarm clock and feel fully rested.

**Tips for better sleep**
According to National Sleep Foundation surveys, 60 percent of adults said they have sleep problems at least a few nights a week. And more than 40 percent of adults surveyed reported daytime sleepiness severe enough to interfere with their daily activities at least a few days each month.\(^1\) If you find yourself in this same boat, consider trying these techniques to help you sleep better:

- **Keep a regular sleep calendar.** Perhaps you’ve heard of “circadian rhythms” — your body’s sense of the 24-hour clock. Your body wants to sleep between midnight and 6 a.m., even if you work the night shift.

- **Avoid caffeine and nicotine.** Both are stimulants, which can keep you from falling asleep.

- **Avoid alcohol.** Alcohol might help you relax and fall asleep, but it causes disruptions throughout the night.

- **Limit food and beverages before bedtime.** A full stomach can make you less comfortable going to sleep, especially if you have a heavy meal, eat spicy food, or drink lots of fluids.

- **Exercise.** Exercise contributes to better sleep, provided you don’t do it just before going to bed.

- **Use bedtime relaxation techniques.** A relaxing, routine activity, such as a warm bath, reading, or listening to music, may make falling asleep easier.

- **Create a sleep-promoting environment.** Keep your bedroom cool, quiet, dark, and free of noise and bright lights. Your mattress should be comfortable and supportive.


Once a state of short-term emotional strain that prepared us to fight or flee when threatened with danger, stress has become a more commonplace fixture in our lives.
Tobacco Cessation

Get up to $200 back when you complete a program to help you quit

Quitting isn’t easy, and many people try more than once before they succeed. To help you quit for good, Healthy Lifestyles will reimburse you up to $200 for completing an approved tobacco cessation program.

If you’re 18 or older and your program costs less than $200, you may apply the difference toward reimbursement of nicotine replacement products or medications prescribed to you to help you quit.1

How do I get started?

1. Select and sign up for a program to help you quit. Refer to page 11 for information about selecting a program that will work for you.

2. Tell us you’ve registered for a tobacco cessation program. Tell us you’re ready to quit by enrolling for the tobacco cessation incentive. Log on to ibxpress.com and select the Health & Wellness tab. Then, choose Tobacco Cessation under Discounts & Reimbursements. Or call 1-800-ASK-BLUE. TDD/TTY users may call 1-888-857-4816.

3. Complete your participation in the approved program.

4. Request your reimbursement. Send us the following information:
   - a completed reimbursement form (located in the back of this book);
   - a description of your program;
   - proof of your enrollment or a certificate of completion
   - all program receipts and receipts for nicotine replacement or other medications prescribed to you to help you quit.1

Mail your form and documentation to:
Independence Blue Cross
Attention: Healthy Lifestyles
Tobacco Cessation Program
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131
What else do I need to know?

Selecting a tobacco cessation program

No matter who you are, you can find a program that will give you the type of support and encouragement you need to kick the habit. Eligible programs include those that focus on behavior modification and provide frequent and regular support such as weekly meetings or telephone-based sessions.2

To help you locate the program that’s right for you, ibxpress.com has compiled a list of regionally and nationally recognized programs offered in your area with descriptions for each. You’ll discover the wide variety of choices offered, including group-support style programs and programs that offer more individualized attention. You can even find out which ones will help you learn to manage stress, avoid weight gain, and overcome the barriers to quitting.

Many hospitals also lead smoking cessation programs. If you prefer this option, check with the network hospitals in your area. You can find a network hospital in your area by reviewing the provider directory at ibxpress.com or by calling our Health Resource Center at 1-800-ASK-BLUE.

Quitting other forms of tobacco

There are 28 known cancer-causing substances in chewing tobacco, spit tobacco, and other smokeless tobacco products. All smokeless tobacco contains nicotine, so it’s just as addictive as cigarettes. And if you use any form of smokeless tobacco, you put yourself at an increased risk for serious health conditions including tooth decay, gum disease, and oral cancers of the lip, tongue, cheeks, gums, throat, and floor and roof of your mouth. So if you’re using smokeless tobacco, make a commitment to quit today. Many of the smoking cessation programs that are eligible for our reimbursement also support individuals who want to quit using smokeless tobacco.

Support is available from the National Cancer Institute

Even if you’re just starting to think about quitting, request a free copy of Clearing the Air, a booklet from the National Cancer Institute that will help you mentally prepare for and begin your tobacco-free life. You’ll learn to anticipate and plan for the challenges you’ll face while quitting, including techniques for fighting the urge to smoke, methods for avoiding temptation, and ways to avoid weight gain. Complete the order form in the back of the booklet, or contact us at 1-800-ASK-BLUE Monday through Friday, 8 a.m. to 5 p.m. ET. TDD/TTY users may call 1-888-857-4816.

If you’re pregnant and enrolled in our Baby BluePrints program, call Healthy Lifestyles to inquire about our free tobacco cessation program for pregnant women and their household members enrolled in an IBC health plan.

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1 Co-payments, deductibles, and co-insurance fees are not eligible for reimbursement.
2 Programs involving hypnosis, acupuncture, or herbal and dietary supplements are not eligible for reimbursement.
Every day, 365 days a year, you make important decisions about your health and the health of your loved ones. To help you with those decisions, IBC offers Blue365, a value-added program that gives you access to special savings on health-related products and services from leading national companies.

Being healthy includes having peace of mind, feeling in control, and enjoying an active lifestyle. That is why Blue365 complements your health coverage by giving you exclusive access to savings that can make being healthy a little easier.

Take advantage of Blue365 for free

As an IBC member, you are automatically eligible for Blue365. Simply navigate to the Blue365 website through the Health & Wellness tab of ibxpress.com, and you can take advantage of the exclusive discounts from leading, national brands — all included at no cost to you as part of the Healthy Lifestyles programs.¹

Savings and resources from national health and wellness leaders

To make it easier for you to adopt and keep healthy habits, discounts are available for fitness centers, nutrition and weight management programs, laser vision correction, parent and senior care, hearing aids, and healthy travel.

Some of the participating companies are:²

- Beltone™
- eDiets®
- Everlast®
- LasikPlus®
- QualSight Lasik®
- Reebok®
- SeniorLink™ Care
- Snap Fitness™
- Sportline™
- TruHearing®
Reaching your wellness goals
One of the best ways you can stay healthy is for you to make the right wellness decisions, and Blue365 can help.

Blue365 empowers you to make healthy decisions for yourself and your loved ones by offering:

- discounts on weight-loss and nutrition programs;
- access to a tailored, personal walking/fitness program;
- savings on elective procedures like laser vision correction;
- information on eldercare and caregiver options for parents and dependent family members;

Combining Blue365 with other incentives
While enjoying the benefits of Blue365, you can still take advantage of our other member programs. For example, you can receive discounts on fitness-related products through Blue365 and also enroll in our Healthy Lifestyles Fitness Program, which offers a reimbursement to qualifying members.¹

¹ Most discounts are free; some participating vendors may require an annual fee before discounts may be used. See ibxpress.com for more details on Blue365. The products and services described on these pages are neither offered nor guaranteed under the IBC contract with the Medicare program but are made available to all enrollees who are IBC members.

² Subject to change.

³ Healthy Lifestyles programs, including the Fitness Program, are available to most members.

Note: Blue365 offers access to savings on products that members may purchase directly from independent vendors. Blue365 does not include products covered under your IBC health plans or any applicable federal health care program. To find out what is covered under your policy, call IBC at 1-800-ASK-BLUE. The Blue Cross and Blue Shield Association (BCBSA), an association of independent Blue Cross and Blue Shield plans, may receive payments from Blue365 vendors. Neither BCBSA nor IBC recommends, endorses, warrants, or guarantees any specific Blue365 service, vendor, or product. For more information about Blue365, go to ibxpress.com. The products and services described herein are neither offered nor guaranteed under Independence Blue Cross’s contract with the Medicare program. In addition, they are not subject to the Medicare appeals process.
Get up to $25 back when you take a safety or first-aid course or buy a bike helmet.

Wear your seatbelt. Look both ways before you cross the street. Keep sharp objects out of the reach of children. Many of us follow common precautions like these to protect ourselves from injury.

To encourage you to increase the techniques you use to keep yourself and your family safe, we’ll reimburse you up to $25 annually for completing either a first-aid or safety course and up to $25 for a bicycle helmet for each eligible member of your family.

Register for a first-aid or safety course

Select from courses offered by any of these three national organizations:

**American Red Cross.** The Red Cross offers courses in first-aid, cardiopulmonary resuscitation (CPR), automated external defibrillator (AED) essentials, sports safety, babysitter’s training, and more. To learn about the full range and descriptions of courses offered, visit www.redcross.org or call 1-800-422-7677.

**American Heart Association (AHA).** AHA courses include Heartsaver® CPR, AED, and first-aid. Two-year certification courses provide instruction on adult/child CPR and AED use and teach emergency responses to choking, medical emergencies, and injuries. You can also receive reimbursement for the CPR Anytime™ and Infant CPR Anytime™ self-directed programs, which teach adult, child, and infant CPR, AED use, and emergency responses to choking. These programs are 22 minutes in length and can be shared with loved ones. For details, please visit www.americanheart.org/cpr or call 1-877-AHA-4CPR.

**American Safety & Health Institute (ASHI).** ASHI is an organization of professional safety and health educators. Its courses include CPR, AED, and a variety of types of first aid. For more information, visit www.ashinstitute.org or call 1-800-246-5101.
Buy a bicycle helmet

Make sure the helmet you choose has a sticker that shows it meets the Consumer Product Safety Commission standard or that it’s certified by the Snell Memorial Foundation. You may receive one helmet reimbursement per eligible member per year.

To protect yourself, always wear a helmet when riding a bike or scooter, rollerblading, or skateboarding. Helmets can prevent serious head and brain injuries and can even save your life. In many states, the law requires that kids younger than a certain age wear a helmet when riding a bike. In Pennsylvania, the law applies to kids younger than 12; in New Jersey, 17 and younger; and in Delaware, 16 and younger. If you have an infant, ask your doctor when the baby’s neck will be strong enough to support a helmet.

Get reimbursed

Mail your receipt and a completed reimbursement form (located in the back of this booklet) and proof of course completion (if applicable) to the following address within 90 days of completing a course or purchasing a helmet:

Independence Blue Cross
Attention: Healthy Lifestyles Safety Program
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

Learn more about safety

Get more information about how to prevent injuries and respond to emergencies — everything from buying a car seat to responding to a poisoning — on the WebMD® tab of ibxpress.com.

1 We will issue only one course reimbursement per member per 365-day program period. You must be a member of an Independence Blue Cross health plan at the time of course enrollment and completion in order to receive your reimbursement. We will not reimburse you if information is falsified. For bicycle helmets, you may receive one helmet reimbursement per member per 365-day period (based on purchase date).

WebMD is an independent company offering health information and wellness education to Independence Blue Cross members.
The blood in your baby’s umbilical cord is a rich source of stem cells. Cord blood stem cells can develop into blood cells including the type that make up the immune system. Collected and carefully stored minutes after the birth of your child, these cells could eventually be used to treat your child for an ever increasing number of serious diseases.

Today, cord blood stem cells are being used to treat more than 70 diseases, and many clinical trials are underway to develop even more ways to use them.

Take advantage of this promise for the future

If you would like to save your child’s cord blood, CorCell, an industry leader in cord blood banking, offers members of Independence Blue Cross a $350 discount (more than 18 percent) on cord blood collection.

To learn more about saving your baby’s cord blood stem cells with CorCell, visit www.corcell.com or call 1-888-882-2673.

Understand your choices

While you may choose to save your baby’s cord blood for your baby’s or your family’s future use, you may also choose to donate it to a public cord blood bank or have it discarded at birth. Before you decide, be sure you understand the potential uses for cord blood and the difference between donating it and storing it for your family’s use.

Cord blood donation for public use

Donated cord blood is not reserved for your family’s private use. If you donate your baby’s cord blood to a public cord blood bank, it will be
preserved, stored, and potentially listed on the National Marrow Donor Program registry, where it will be reviewed as a potential match for patients in need of stem cell transplants. If it does not meet the criteria for transplant, medical researchers may use it to seek new and more effective medical applications for cord blood stem cells.

There is no cost to you to donate your child’s cord blood. Public cord blood banks cover the cost of processing and storage.

Private cord blood banking
Private cord blood banking means storing your baby’s cord blood for his or her own future use or a family member’s use should the need arise. As you make your decision, consider these facts:

- The cord blood specimen is readily available should your child ever need it for a transplant.
- The stem cells from your baby’s umbilical cord blood are a perfect biological match for this same child, which means there are no transplant rejection issues. This increases the chances of a successful transplant.
- Your child will have better access to advances in therapies that could repair his or her body with stem cells if his or her cord blood was saved. This is an even greater consideration for families with histories of leukemia and other diseases that may be treatable by stem cell transplant.
- There is a one in four chance the stored cord blood stem cells will match a sibling. Transplant patients recover better when they receive stem cells from a related donor instead of an unrelated donor.
- Private cord blood banks charge a fee for collection, processing, and annual storage of your baby’s cord blood.

1 Corcell is a separate company from Independence Blue Cross. The preferred pricing services are provided solely by CorCell and are not a covered benefit of Independence Blue Cross. CorCell does not offer Blue Cross and/or Blue Shield products or services. CorCell is solely responsible for its products and services.
The best way to live and stay healthy is to prevent health problems before they surface. Yet no matter how well you take care of yourself, the effects of heredity, the environment, and other factors mean you could still get sick. That’s where early detection comes in. By scheduling regular health screenings, you’re more likely to identify and treat a potential problem during its early stages. And early detection and early treatment mean you have the best chances for a complete recovery.

One of the provisions of health care reform calls for 100% coverage for preventive care. Many of the health screenings listed in this section may fall under this category. Please be sure to refer to your benefits or call Customer Services at the number on the back of your medical ID card to confirm coverage.

Knowledge is power

We’ve listed the most important health screenings for women and men on the following pages. Knowledge is your best line of defense, so ibxpress.com also offers a library of information about the health conditions these screenings identify. You’ll learn about risk factors, prevention, screening, and more, so you’ll understand how these tests can help keep you healthy.

Wellness Guidelines

Turn your knowledge into action by checking out our Wellness Guidelines, which will help you remember when to schedule nationally recommended health screenings. Print a copy at ibxpress.com (found under the Health & Wellness Programs tab and then Early Detection page), or request a free copy at 1-800-ASK-BLUE. Share these guidelines with your health care provider to determine how to add preventive screenings into your wellness plan.

In the event your screenings do what they’re intended to do and detect a change in your health, know that you’re not alone. Our
Connections℠ Health Management Program℠ can offer you information and support to make health decisions that are right for you. To learn more, turn to page 22.

**Screenings for men**

**Cholesterol**
High cholesterol increases your risk for heart disease, heart attack, and stroke. Fortunately, it’s also a risk you can control through diet, exercise, and other healthy lifestyle changes. If these changes don’t completely normalize your blood fats, medication can also help. Starting at age 20, adults should have their cholesterol checked every five years.

**Colorectal cancer**
Colorectal cancer is cancer that begins in the large intestine or rectum. It is the third leading cause of cancer death among men in the United States, but with early diagnosis and treatment, the five-year survival rate is greater than 90 percent. For persons of average risk, screening should begin at age 50. Several methods exist to detect colorectal cancer. The frequency of screening depends on the screening method used and your risk.

**Prostate cancer**
According to the American Cancer Society, one in six men will develop prostate cancer in their lifetime. Starting at age 50, discuss screening options with your health care provider. African-American men and men who have a first degree relative (father, son, brother) that were diagnosed with prostate cancer at an early age should start discussions at age 45.

**Abdominal aortic aneurysm (AAA)**
An undetected aneurysm that bursts can be deadly. Due to the major risk associated with AAA, screening is recommended once for men aged 65 – 75 who have ever smoked. Screening is done using an ultrasound.

**Diabetes**
Diabetes is one of the leading causes of death and disability in the United States. Diabetes is when the body cannot produce or use insulin properly and high blood glucose or sugar levels result. There are three main types of diabetes: type 1, type 2, and gestational diabetes (diabetes during pregnancy). Type 2 diabetes is the most common type of diabetes. All adults beginning at age 45 should be screened for diabetes every three years. Adults should be screened earlier or more often if they are overweight or obese and have additional risk factors including family history, high blood pressure, abnormal cholesterol test, and women who had gestational diabetes. Discuss your risk factors with your health care provider.

**Screenings for women**

**Chlamydia**
According to the Centers for Disease Control and Prevention (CDC), chlamydia is the most frequently reported bacterial sexually transmitted disease in the United States today. Chlamydia spreads through unprotected sex with an infected person or can pass from mother to infant during childbirth. All sexually active females age 25 and under and pregnant women should be

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1 The Connections Health Management Programs are available to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.
screened. Because symptoms are often absent, screening is important for anyone who could be exposed. When symptoms do occur, they can include abnormal genital discharge or bleeding and pain or burning during urination. Left untreated, chlamydia can cause pelvic inflammatory disease, chronic pelvic pain, and even infertility. Screening for women consists of a simple vaginal/cervical swab or urine test. Once diagnosed, chlamydia can be treated and cured easily with antibiotics.

**Cholesterol**
High cholesterol increases your risk for heart disease, heart attack, and stroke. Fortunately, it’s also a risk you can control through diet, exercise, and other healthy lifestyle changes. If these changes don’t completely normalize your blood fats, medication can also help. Starting at age 20, adults should have their cholesterol checked every five years.

**Breast cancer**
According to the American Cancer Society, one in eight women will develop invasive breast cancer throughout their lifetime. Early detection gives the best chance for successful treatment and full recovery. Routine mammograms are recommended for women age 40 and older. Discuss clinical breast examination by a doctor or nurse and self-examination with your health care provider.

**Cervical cancer and human papillomavirus (HPV)**
A Pap test consists of a simple, painless vaginal swab and is the best way to screen for precancerous cell changes that could develop into cervical cancer. This precancerous condition can be caused by infection from a virus called HPV. A Pap test can usually show whether you have any abnormal cell changes. Your regular health care provider can administer the Pap test during a stand-alone appointment or as part of your routine physical. Pap screening is recommended starting at age 21; then every two years until age 30.

If you are age 30 or older and have had several consecutive normal Pap tests, you may have an alternative to more frequent Pap tests. With this option, you will receive a standard or liquid-based Pap test every three years in conjunction with an HPV DNA test. Discuss this option with your health care provider to determine if this alternative is right for you.

**Colorectal cancer**
Colorectal cancer is cancer that begins in the large intestine or rectum. It is one of the leading causes of cancer death in the United States, but with early diagnosis and treatment, the five-year survival rate is greater than 90 percent. For persons at average risk, screening should begin at age 50. Several methods exist to detect colorectal cancer. The frequency of screening depends on the screening method used.
Osteoporosis
Osteoporosis is the thinning of bones resulting in the loss of bone density over time. Bones are then weaker, more brittle, and more likely to break, even without injury. There are several methods used to measure bone density, which is the screening for osteoporosis. All women should begin routine screening at age 65. Post menopausal women should be evaluated for fracture risk, and screened if risk is equal to that of a 65 year old. In addition to talking with your doctor, you can learn more about osteoporosis at ibxpress.com.

Diabetes
Diabetes is one of the leading causes of death and disability in the United States. Diabetes is when the body cannot produce or use insulin properly and high blood glucose or sugar levels result. There are three main types of diabetes: type 1, type 2, and gestational diabetes (diabetes during pregnancy). Type 2 diabetes is the most common type of diabetes. All adults beginning at age 45 should be screened for diabetes every three years. Adults should be screened earlier or more often if they are overweight or obese and have additional risk factors including family history, high blood pressure, abnormal cholesterol test, and women who had gestational diabetes. Discuss your risk factors with your health care provider.

Hormonal changes from menopause increase women’s risk for osteoporosis, heart disease, stroke, and some cancers. Women should, therefore, be especially careful to protect their health at this phase in their lives.

<table>
<thead>
<tr>
<th>Screening</th>
<th>Men</th>
<th>Women</th>
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<tr>
<td>Cholesterol</td>
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<tr>
<td>Colorectal</td>
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<tr>
<td>Diabetes</td>
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<tr>
<td>Prostate Cancer</td>
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<tr>
<td>Abdominal aortic aneurysm</td>
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<tr>
<td>Breast Cancer</td>
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<tr>
<td>Cervical Cancer and HPV</td>
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<td>Chlamydia</td>
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<tr>
<td>Osteoporosis</td>
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</table>
Help keep your family healthy with additional resources.

Despite the advances in modern medicine, you’re still the one with the greatest influence over the quality and length of your life. In fact, your daily choices affect your long-term health and well-being more than anything else.

The family health resources provide you with information about important health issues and give you the tools and support you need to make smart lifestyle choices for yourself and your family.

**Website for adolescents and their parents**

Adolescence is a time when many children begin to cultivate the health habits they’ll carry with them for the rest of their lives. To help you take advantage of this opportunity to teach and encourage your pre-teen or teenager to make healthy decisions, visit our youth website Good 2 B Me at www.ibx.com/good2bme. Good 2 B Me is designed to help children ages 11 – 17 understand how their decisions affect their health and give them the confidence they need to make smart lifestyle decisions. You and your children will find information about:

- immunizations;
- sports and physical activity;
- nutrition and healthy weight;
- body image and eating disorders;
- bullying;
- talking to your parents;
- and many other topics of interest.

The parent section of Good 2 B Me contains exclusive features for parents, from expert advice to help you deal with the challenges of parenting an adolescent or teenager to articles on a wide range of topics that include building self-esteem, forming good eating habits, and addressing substance abuse.

**Health resources for adoptive parents and guardians**

Whether you’re adopting a child or just considering it, you can receive our free health resources booklet by calling us at 1-800-ASK-BLUE or by visiting the Health & Wellness Programs tab, then select Healthy Life, and then Family Health at ibxpress.com. The booklet contains information that will help you get ready to welcome and care for your new family member.
Case Management

Advocacy and support in your time of need.

When you or one of your covered dependents is facing a serious illness or medical condition, an Independence Blue Cross (IBC) case manager is there to help.

A case manager is a licensed registered nurse whose primary responsibility is to help you achieve an optimal level of wellness and functional capability during your time of need. Your case manager is an advocate who will work side by side with you and your health care team to provide support and education and to coordinate services and resources as needed and available under your health plan benefits. Case management is a voluntary service offered at no charge to you or your covered dependents.

If you are diagnosed with a serious illness or medical condition, a case manager will contact you to help you:

- understand your diagnosis;
- learn skills to keep yourself as healthy as possible;
- learn about your medications;
- manage your symptoms and side effects of treatments;
- stay on track with your health care provider's plan of care;
- transition between hospital and home;
- cope with the emotional impact of your illness or condition;
- find support groups and other services for additional information and support;
- utilize community resources;
- plan for your future health care needs.

IBC case managers are from varied medical fields, including maternal/child health, pediatric intensive care, oncology, all levels of hospital and skilled nursing care, rehabilitation, home care, and surgical health care.

In addition to the above general case management support, IBC Case Management also offers some specialized support programs.

**Oncology Case Management**
Our case managers can support you through your cancer diagnosis and treatment, provide education, and assist you and your family with coordinating services or resources. The goal of Oncology Case Management is to empower members to regain and maintain their quality of life.

**Pediatric Case Management**
Pediatric case management nurses have specialized experience in pediatric care and are available to assist you and your family through the emotional turmoil of dealing with an acutely or chronically ill child. Pediatric case managers frequently become involved with members and their families at the time of birth or during a hospital stay. Often, the pediatric member has complex needs, and the nurses will coordinate care and services with the physician, family, and other health care providers, all of whom consider the child’s medical, social, and developmental needs. Care is coordinated and evaluated by the case manager throughout the course of care and regularly uses community resources such as schools.

**Maternity Case Management**
Obstetrical nurse case managers work closely with our Baby BluePrints® maternity program to identify pregnant members who are at risk for premature delivery or medical complications. If you need special care, a case manager will work with you and your physician or midwife to help you have the healthiest delivery possible. If you think your pregnancy could be high-risk or are experiencing complications, call 1-800-598-BABY and ask to speak to a case manager.

**Contact Case Management**
To schedule an appointment to talk to an IBC case manager, call 1-800-313-8628.
Prepare for your baby’s arrival.

Babies enter the world with no experience and a lifetime of learning ahead of them. If you’re a first-time mom, you might feel you’re beginning parenthood in a similar condition. And if you’re a practiced parent, you know each new arrival marks the beginning of a fresh adventure.

Baby BluePrints will help you prepare to welcome your baby by providing you with prenatal resources and information about each stage of your pregnancy and your child’s development.

To confirm your enrollment in Baby BluePrints or for more information about the program, please call 1-800-598-BABY.

A healthy pregnancy, a healthy start

Baby BluePrints offers you the following tools, resources, and reimbursements so you can feel informed and confident throughout your entire pregnancy:

- an overview of your baby’s development during each trimester;
- information about some of the changes you may experience each trimester;
- risk factor identification and periodic health assessments if indicated;
- up to a $50 reimbursement for the cost of attending a parenting class (childbirth preparation, prenatal exercise, education of expectant siblings, etc.);
- Mother’s Option®, gives you the choice when it comes to your hospital stay and care after delivery;
- up to $50 reimbursement for the cost of a breast pump;
- up to $100 reimbursement for the services of a lactation consultant;
- a free telephone-based tobacco cessation program to help you and/or members of your household with IBC coverage to quit smoking.
Help for high-risk pregnancies

Our risk factor questionnaire can help you and your provider determine whether you might be at risk for premature delivery or medical complications during your pregnancy. If you need special care, our obstetrical nurse case managers will work with you and your physician or midwife every step of the way to help you have the healthiest delivery possible. You can expect individualized education on how to reduce risk factors, as well as coordination of home care services as recommended by your doctor or midwife. If you think your pregnancy could be high-risk, call 1-800-598-BABY.

Add your newborn to your health plan

Enroll your child in your medical benefits plan as soon as possible by talking with your employer’s benefits administrator or by calling our Customer Service department. You don’t need your child’s social security number to start the process: just submit the enrollment paperwork now, and provide us with the number once you have it.

Remember to take care of yourself

Just as your prenatal visits are important for both you and your baby, it is just as important to schedule your postpartum visit four to six weeks after your baby is born.

Support to help you kick the habit

Independence Blue Cross is pleased to offer a program to help pregnant members who are enrolled in Baby BluePrints to quit smoking. We’ve teamed up with American Specialty Health to provide Quit&Fit® — a free, comprehensive tobacco cessation program. Participants work with a tobacco cessation specialist to create a personally tailored program, which can include the following:

- tobacco cessation manual;
- stress-tobacco connection CD;
- up to four phone sessions per month for 12 months;
- a toll-free phone number for calls anytime for counselor support;
- lifetime access to www.quitandfit.com.

The quitandfit.com website offers online self-guided coaching modules, tools, and trackers for monitoring progress toward meeting goals related to tobacco cessation; articles and video classes on a variety of tobacco cessation topics; and an electronic message center to ask questions, receive electronic guides, and receive support from a tobacco cessation coach. Baby BluePrints participants can enroll in Quit&Fit by calling 1-877-330-2746.

Thinking about pregnancy? You may not know you’re pregnant until weeks after you’ve conceived, so talk with your health care provider now about smart decisions you can make to be prepared.
Whether you’re up in the middle of the night with a sick child or looking for ways to manage a chronic illness, the Connections Health Management Program offers resources that can help you get the information and support you need to make the health decisions that are right for you.

**Health Coaches**

Health Coaches are specially trained health professionals, including nurses, dietitians, and respiratory therapists. They are available 24 hours a day, seven days a week to answer your health-related questions and address your concerns.

Spanish-speaking Health Coaches are also available to speak with members and to send them information written in Spanish. Health Coaches can also use the AT&T Language Line for members who speak a foreign language other than Spanish.

To reach a Health Coach, call 1-800-ASK-BLUE.

**Disease management**

If you have a chronic condition, such as diabetes or a heart or breathing condition, and need extra support, look to our Health Coaches for help. A Health Coach will work side by side with you to help you understand your condition, keep track of your symptoms, provide coping strategies, help you prepare for your next doctor’s visit, and offer information and guidance.

**Decision support**

Many health conditions and problems, such as back or knee pain or breast or prostate cancer, have more than one treatment option. That’s why it’s important to find the treatment that’s right for you, your lifestyle, and your values.
A Health Coach can help you understand and weigh your options when you are facing a significant medical decision — from exercise and physical therapy to medication and surgery options — for a variety of conditions. A Health Coach can also mail additional information and videos to you, if appropriate.

Connections provides resources and support for everyday health concerns and chronic conditions.

In addition, members identified with specific complex chronic conditions such as Crohn’s disease, multiple sclerosis, Parkinson’s disease, and systemic lupus erythematosus are supported by the ConnectionsSM Complex Care Management Program.

Decision-making support

Shared Decision-Making® videos offer you evidence-based information to help you engage in high-quality decision-making with your doctors. Topics including prostate cancer screening, treatment choices for coronary heart disease, back pain, and end-of-life decisions. Videos also include interviews with patients who have undergone treatments, illustrating the variety of patient perspectives and concerns.

The Shared Decision-Making approach gives you information on your health care options and encourages you to work with your doctor to make the decisions that are best for you.

Tools and resources

Manage your health and become better informed by visiting the Dialog CenterSM, an online resource available through ibxpress.com. The Dialog Center offers:

- Secure online messaging center. Request information from a Health Coach and receive a response within 24 hours.
- Interactive tools. Use personal health calculators, symptom diaries, medication lists, and questionnaires to assess and keep track of your health.

If you need help accessing ibxpress.com or the Dialog Center, call Customer Service at the number on the back of your medical ID card.

For more information about the Connections Health Management Programs, visit ibxpress.com. You may also call 1-800-ASK-BLUE.

The Health Management Programs are available to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.
Your health care consumer savvy is about to get a significant boost thanks to a partnership with WebMD®. A series of exciting and practical features is now available on www.ibxpress.com.

WebMD, an independent company, is widely recognized as a source for quality health care information, and it’s part of ibxpress.com. It gives you tools you can use to manage your health care in new ways. Your ability to customize the site to reflect your specific health interests makes ibxpress.com a valuable information tool in its own right. With the addition of WebMD, our member website takes you to a whole new level of information about your health with just one easy login.

Here are just a few examples of the features available to you at ibxpress.com:

• learn about symptoms of certain conditions with WebMD’s popular integrated Symptom Checker;

• read about the risks and advantages of certain surgical procedures and what to expect in recovery;

• find a health care provider near you using the provider search feature;

• obtain quality information about network providers; make your doctor visits more productive;

• keep track of your prescription drugs.
The WebMD-enhanced member website includes tracking tools to keep your health information in one place. You can enter data that will eventually become part of your personal health record, such as information from doctors, pharmacies, labs, and other health care providers. As more features are added to the site, you can become an even more active participant in your health care.

Other features include:
• fun and interactive lifestyle improvement programs that focus on nutrition, smoking cessation, exercise, weight management, and stress management; a treatment cost estimator helps you estimate costs for hundreds of common conditions, procedures, tests, and health care visits;
• the Medical Encyclopedia explains medical terms in an easy-to-understand, consumer friendly manner;
• a Hospital Finder lets you compare hospitals by location and quality outcomes;
• a Personal Health Profile that lets you answer a questionnaire about your health and receive suggestions for ways to improve your health.
• tools to help you track your blood pressure, medications, doctor visits, allergies, chronic conditions, and health history.

Don’t miss out on these resources that will let you put more of you in your health care by logging on to www.ibxpress.com regularly. If you are already registered, your login and password do not change. If not, register today using the information on your ID card.

¹ Healthwise Knowledgebase is a registered trademark of Healthwise, Inc., an independent company.
ibxpress.com
Log in to register for Healthy Lifestyles reimbursements and to get additional information about all of the programs described in this booklet. You can also review details about your health plan benefits and medical claims and find providers, links to important forms, and information on general health, safety, and seasonal topics.

IBC Health Resource Center
• 1-800-ASK-BLUE (1-800-275-2583)
• TDD/TTY: 1-888-857-4816
• Call Monday through Friday, 8 a.m. to 5 p.m. ET.

Enroll in a Healthy Lifestyles Program

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<thead>
<tr>
<th>Program</th>
<th>Online</th>
<th>Phone</th>
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<tr>
<td>Fitness</td>
<td>ibxpress.com</td>
<td>1-800-ASK-BLUE</td>
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<td>Healthy Weight, Healthy You</td>
<td>Select Health &amp; Wellness Programs</td>
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<td>Tobacco Cessation</td>
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<td>All other program inquiries</td>
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Find a first aid or safety class

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<tr>
<th>Organization</th>
<th>Online</th>
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<tr>
<td>American Red Cross</td>
<td><a href="http://www.redcross.org">www.redcross.org</a></td>
<td>1-800-422-7677</td>
</tr>
<tr>
<td>American Heart Association</td>
<td><a href="http://www.americanheart.org/cpr">www.americanheart.org/cpr</a></td>
<td>1-877-AHA-4CPR</td>
</tr>
<tr>
<td>American Safety &amp; Health Institute</td>
<td><a href="http://www.ashinstitute.org">www.ashinstitute.org</a></td>
<td>1-800-246-5101</td>
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Get discounts

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<tr>
<td>Blue365®</td>
<td>ibxpress.com Select Health &amp; Wellness then Discounts &amp; Reimbursements</td>
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Get health management and decision support

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<tr>
<th>Material</th>
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<tr>
<td>Case Management</td>
<td>ibxpress.com</td>
<td>1-800-313-8628 or 215-567-3570</td>
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<tr>
<td>Connections Health Management</td>
<td>Select Health &amp; Wellness Programs</td>
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<tr>
<td>Health Coach</td>
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<td>1-800-ASK-BLUE</td>
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Request information

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<tr>
<td>Adoption booklet</td>
<td>Complete and mail the attached form</td>
<td>1-800-ASK-BLUE</td>
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<tr>
<td>Clearing the Air booklet</td>
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<tr>
<td>Stress management CD</td>
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<td>Wellness Guidelines</td>
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Healthy Lifestyles℠ Reimbursement and Information Order Form

To request your reimbursement, provide all the information requested on this form and attach required documentation, such as receipts, membership contracts, and enrollment forms. To order free informational materials, mark the check boxes next to the items you want to receive.

For additional reimbursement forms, you may copy this form, download it from ibxpress.com, or call Healthy Lifestyles at the number listed at the bottom of this page.

Name: _____________________________________________________________________________________
Date of birth: ______ /_____ /_____ Email: ___________________________________________________
Address: ___________________________________________________________________________________
City: _________________________________________ State:  _______________________ZIP:  ____________
Health plan ID # (found on your member ID card):  ________________________________________________
Telephone (day): _________________________  Telephone (evening):  _______________________________

Questions?
Call Healthy Lifestyles at 1-800-ASK-BLUE, TDD 1-888-857-4813, Monday through Friday, 8 a.m. to 5 p.m. ET.

Reimbursement request
I have completed all requirements for the programs indicated below and have attached the required documentation. Please process my reimbursement for: (Check all that apply.)

- Parenting class
  Baby’s due date: ___/___/___
- Breast pump
  Baby’s due date: ___/___/___
- Lactation consultant
  Baby’s due date: ___/___/___
- Delivery date: ___/___/___
- Fitness Program
- Healthy Weight, Healthy You
  Program start date: ___/___/___
- Tobacco Cessation
  Program start date: ___/___/___
- First-aid, safety, or CPR class
  Course completion date: ___/___/___
- Bike helmet

Information request
Please send me a free copy of the following materials: (Check all that apply.)
- Adoption booklet
- Clearing the Air booklet
- Stress management CD
- Wellness Guidelines

Total amount of enclosed receipt(s): $ __________________________________________

Mail your form and documentation to:
Independence Blue Cross
Healthy Lifestyles Program
1901 Market Street, P.O. Box 41880
Philadelphia, PA 19101-9131

Incentive programs or health care services described in this booklet as part of Healthy Lifestyles are contingent on a member being eligible for coverage at the time of participation and subject to the terms, limitations, and exclusions of his or her health care benefits program. Healthy Lifestyles programs are value-added programs and services; they are not benefits under the health care plan that you purchased and are therefore subject to change without notice.

You must be a member of an Independence Blue Cross health plan at the time of enrollment and program completion in order to receive your reimbursement. Co-payments, deductibles, and co-insurance fees are not eligible for reimbursement. Reimbursement will not be issued if information is falsified.
We’re here for you every step of the way

If you have any questions, visit us at ibxpress.com. You may also call the Health Resource Center at 1-800-ASK-BLUE, (1-800-275-2583) TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 5 p.m ET.

Independence Blue Cross | 1901 Market Street | P.O. Box 41880 | Philadelphia, PA 19101-9131