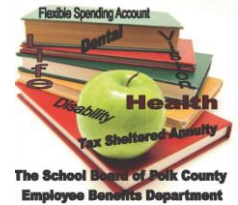


Benefiting You



IMPORTANT INFORMATION FOR OUR EMPLOYEES

November 2011

Preventive Care Corner

November is American Diabetes Month

Today, 24 million Americans are living with diabetes and 57 million more are at risk of developing type 2 diabetes.

People who are overweight, over 45 years old, or who have high blood pressure are more likely to develop type 2 diabetes. The good news is that you can take steps to lower your chances of developing type 2 diabetes:



- Watch your weight.
- Eat healthy.
- Be active.
- Control your blood pressure and cholesterol.

Learn more about preventing type 2 diabetes.

- Add details about your local activities.
- Include a quote from your organization.

For more information visit the U.S. Department of Health & Human Services website at: <http://www.hhs.gov/>

For help in navigating your benefits when setting up your appointment with your healthcare provider contact the BCBS Care Consultants at 1-888-476-2227 Mon-Fri 8am to 9pm

Care Consultants can also help you understand your condition, plus help you explore your treatment options so you are able to make the choices that are best for you.

It's easier to find quality care and save money when you're informed before you go to the doctor, the hospital, or an imaging center. Care Consultants understand the big health care picture and can answer your questions about plan benefits, treatment choices, cost saving options, community resources and more. They are available to make your health care decisions easier and ultimately, save you time and money.

Take your medicine. Keep your money.

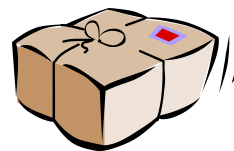
How you can safely lower the cost of your medications

Prescription drugs can be costly, especially for seniors and those who suffer from chronic illnesses. One way to save money on out-of-pocket costs for your prescriptions is to use generics whenever clinically appropriate, instead of brand-name drugs, which can be more costly.

Get safe, effective medications and the same health benefits—for less money.

If you're taking a brand-name drug, talk to your doctor and ask whether a less expensive generic drug could treat your condition. Generic drugs can cost about 30% to 80% less than brand-name drugs.¹ If your doctor agrees, ask your doctor to write a new prescription for the generic that you can fill under your plan.

Like brand-name drugs, generic drugs that are approved by the U.S. Food and Drug Administration:

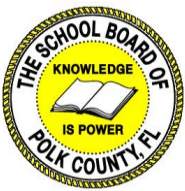


- ▶ Can be expected to work the same way in the body
- ▶ Can be taken the same way
- ▶ Can be used to treat the same condition

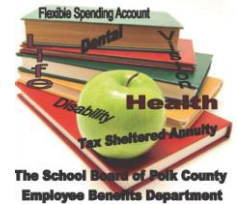
Specialized care, savings, and convenience.

The **Medco Pharmacy**[®] provides personalized pharmacy care designed to help improve and maintain your health, help enhance your safety, and save you money. We're dedicated to conveniently delivering the medications you need right to you, at the lowest possible cost under your plan. And if you or a family member is taking certain long-term medications, get the medication expertise of Medco Specialist Pharmacists. They're ready to help 24 hours a day.

¹ Facts and myths about generic drugs. U.S. Food and Drug Administration website. <http://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/ucm167991.htm>. Updated October 13, 2009. Accessed August 25, 2010.



Benefiting You



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With 24/7 phone support, you can call the **Medco Pharmacy** anytime to:

- ▶ Price a medication
- ▶ Check the status of your order
- ▶ Order refills
- ▶ Talk to a Medco pharmacist about any of your medications
- ▶ Obtain claim forms, order forms, and envelopes

Take advantage of these benefits and more by calling the toll-free number on your prescription drug ID card.

Keep the quality of your care high and your costs low.

Doctors want to help keep their patients' healthcare costs affordable, so it's always okay to ask whether your prescription is available as a generic drug.

Delta Dental

Diabetes and oral health

Studies show that diabetics – an estimated 12 to 14 million people in the United States – are more susceptible to the development of oral infections and periodontal disease.

Oral infections tend to be more severe in diabetic patients than non-diabetic patients. Diabetics may experience diminished salivary flow and a sensation of a burning mouth or tongue, which leads to a higher incidence of tooth decay. Furthermore, diabetics who do not control their blood sugar levels tend to have increased oral health problems, particularly gum recession (shrinkage).

Diabetics who receive proper dental care and control their insulin stand a better chance of avoiding gum disease.

They should maintain good dental health care to prevent mouth infections. Mouth infections require immediate treatment; dentists may prescribe antibiotics, medicated mouth rinses and more frequent cleanings to avoid complications related to bacterial infections. To keep teeth and gums strong, diabetic patients should be aware of their blood sugar levels and have their triglyceride and cholesterol levels checked regularly. These may have a direct correlation on chances of developing periodontal disease.

When is the best time to receive dental care?

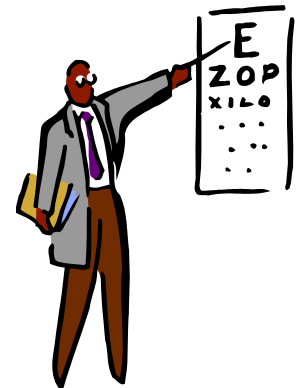
If blood sugar is not under control, diabetic patients should talk with both their dentist and physician about receiving proper dental care. Dental procedures should be as short and as stress-free as possible. It's a good idea to make morning appointments because blood glucose levels tend to be under better control at this time of day.

For this and further information, please visit:
http://demo.deltadentalinsco.com/oral_health/

United HealthCare Vision

Diabetes and your eyes

The risk of developing diabetic eye problems increases with the age of the person and with the duration of the disease. One of the first warning signs of diabetes is blurred vision. Sudden shifts in the blood sugar concentration cause changes in the lens of the eye which leads to fluctuations in a person's eyeglass or contact lens prescription. Diabetes should be suspected when there are unexplained fluctuations in the vision. Many patients don't realize they have diabetes until the optometrist or ophthalmologist explains to them that their prescription change is due to diabetes. Cataracts, a clouding of the eye's lens, develop at an earlier age in people with diabetes.



Glaucoma occurs when the fluid pressure inside the eye increases and leads to optic nerve and nerve fiber damage. A person with diabetes has a higher risk of developing glaucoma.

For this and further information, please visit:
<https://www.myuhcvision.com/members/index.jsp>